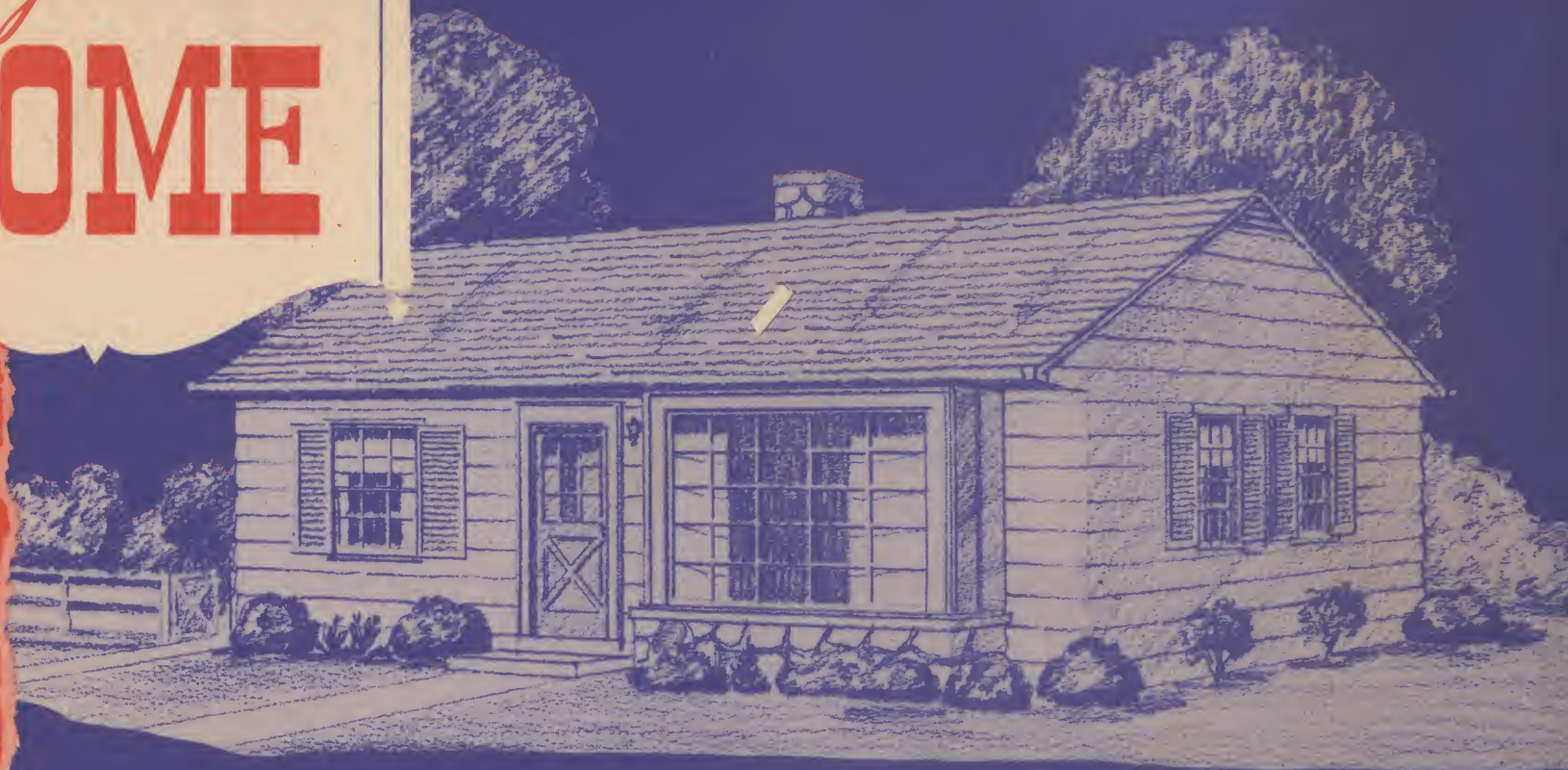


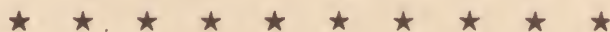
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Foreword

- The Officers, Directors and Members of the Milwaukee Builders' Association are proud to present this Plan Book, consisting of plans of homes that have been built in this community and have been found especially adaptable to the climatic conditions of this area. Many prospective home owners cannot visualize a completed home by simply going over a plan book. Inasmuch as the homes shown in this Plan Book have actually been built in this community, the prospective home owner has an opportunity to see the completed home in which he is the most interested by contacting the builder of that home.

The houses shown in this Plan Book, sponsored by the Milwaukee Builders' Association, represent the best work of a group of responsible, reputable men and women who are organized to advance the best interests of the residential building industry in this community.

The Milwaukee Builders' Association believes in home ownership. Its members are now doing their best, in face of shortages of materials and skilled labor, and in an era of advancing prices, to give the people of this community the kind of housing so desperately needed. We are especially interested in the plight of veteran families living in trailers and other makeshift habitations, or doubled up with relatives. We believe in the right of every American to have a home of his own.

This Plan Book provides ideas for small houses of the lowest cost it is possible to build under present conditions. It also provides ideas for larger and more completely equipped homes for those whose incomes enable them to buy the best.

Whether you want a small house or a large house, we are ready to serve you. The members of this Association know each other and have frequent business dealings together. We unhesitatingly

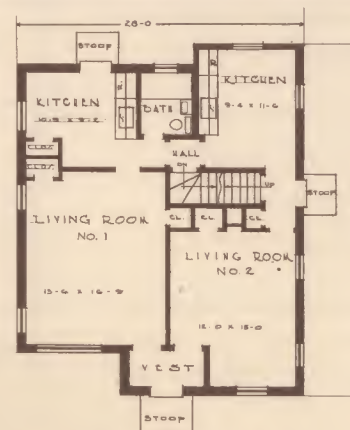
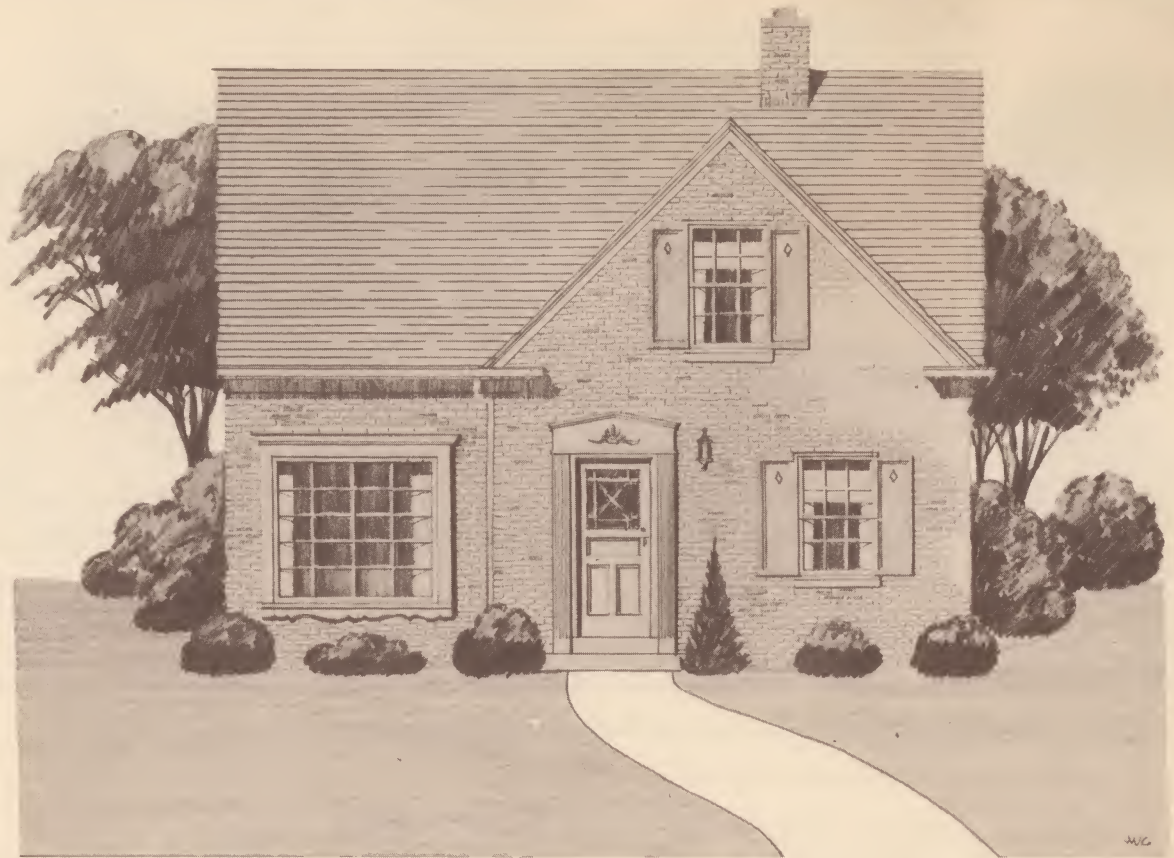
recommend that when you decide to build a home you select a member of this Association as the builder of your future home.

Building a home is the most important business transaction the average family undertakes in its lifetime. It requires years of saving and often self-denial to own a home, but it is an undertaking that will make you a better citizen and a better American.

Only in America can the people have the kind of individual homes that we see up and down our tree-lined streets. In other lands many people of average means have to depend upon government to provide their shelter, usually in huge crowded apartment buildings, as contrasted to the American individual home on a lot with trees, shrubbery, lawn and perhaps a garden.

We recommend that you study this Plan Book carefully. It is full of ideas. When you get ready to build, ask the friendly advice of a member of the Milwaukee Builders' Association. He will be ready to advise you on the selection of a good location, the development of your ideal home, and on how to finance it through a mortgage lending institution, such as a savings and loan association, bank or mortgage finance company. Your builder will be helpful in putting you on the road to home ownership.

A double house that can be changed into a single family, three bedroom dwelling unit by simple structural changes costing only about \$200 was designed for the three cycles of a family's lifetime. In the first cycle, the newlyweds start out in an economical manner by renting part of their home. A single front door connects to a vestibule with two doors, each one to a half of the house. In the second cycle of family life when more bedrooms are needed for growing children, the dwelling can be converted into a single family home. In the third cycle, when the children grow up and leave the family roof to start families of their own, and less space is needed, it can be changed back to a double house, thus adding rent money to the income of the aging parents. The change is made to a single family home by cutting in an archway and moving the second kitchen equipment to a storage room on the second floor. The home has a bathroom on each floor.



FIRST FLOOR PLAN



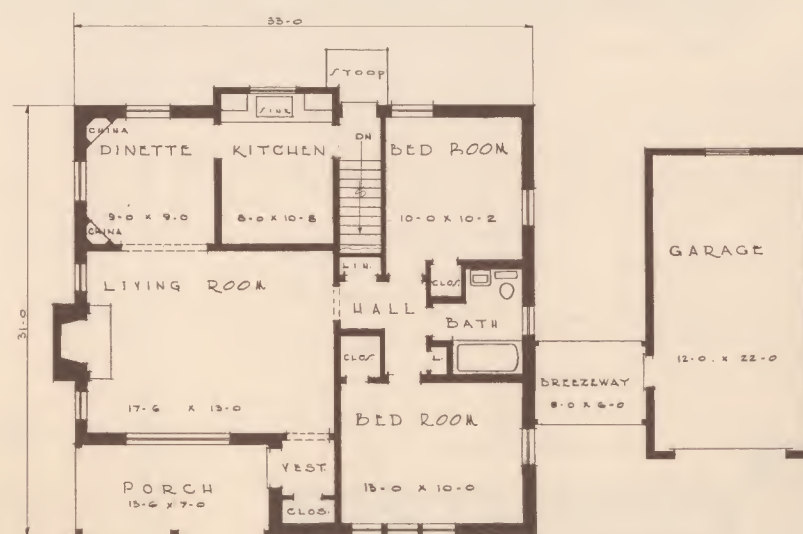
SECOND FLOOR PLAN

Code of Ethics

- That we shall constantly seek to provide better values, so that an ever greater number of citizens may enjoy the benefits and enjoyment of home ownership.
- That we shall strive to increase the efficiency of the building industry to the end that our labor has the highest possible standard of living.
- That we shall realize at all times that our experience and training in our particular field is greater than that of our clients and customers and that this advantage must be used in the interest of those whom we serve.
- That we shall never wilfully enter into any contract, the terms of which may imperil the rights of either labor or the suppliers of material to receive a fair return for services or goods furnished.
- That we shall generously cooperate by sharing the benefits of knowledge and experience with fellow members to the end that the general efficiency of all shall be improved.
- That we shall never attempt to obtain any business by means of fraudulent statements or promises.

- That we shall be alert to examine the conduct of members of the building industry to the end that honest and fair practices shall prevail.
- That we shall be alert to examine proposed or enacted legislation or regulations which are detrimental in whole or part, to continued social and economic progress.
- That we shall never perform, or cause to be performed, any act which would tend to reflect on, or bring into disrepute, any part of the building industry.
- That we shall be diligent in preserving free enterprise as the foundation of a social and political democracy.
- That we believe management, labor, government and agriculture working together can and will provide an opportunity for everyone to enjoy the full standard of living which our productive capacity admits while maintaining our liberties and rights as free men.
- The members of the Milwaukee Builder's Association are pledged to abide by the above.

THIS rambling type one story house has a pleasing informality, with a gable and large picture window at one side and a porch and small dormer at the other adding interest to the design. The exterior is Lannon stone, with the gables of 10 inch V grooved boards. The house has a front vestibule and coat closet and the living room has a colonial design natural fireplace in red brick, oak mantle and tile hearth. The bedrooms, both with good sized closets, are at one side, with the bathroom conveniently located at the rear, on a hallway giving access to the kitchen. The hall has a linen closet and serves the stairway to the attic. The kitchen is arranged for most efficient work and the adjoining dining room has corner cabinets. Besides the front porch, the house has a rear porch which might also be a breezeway, or might be enclosed. The basement arrangement of the heating plant and laundry provides space for a large recreation room.



FLOOR PLAN



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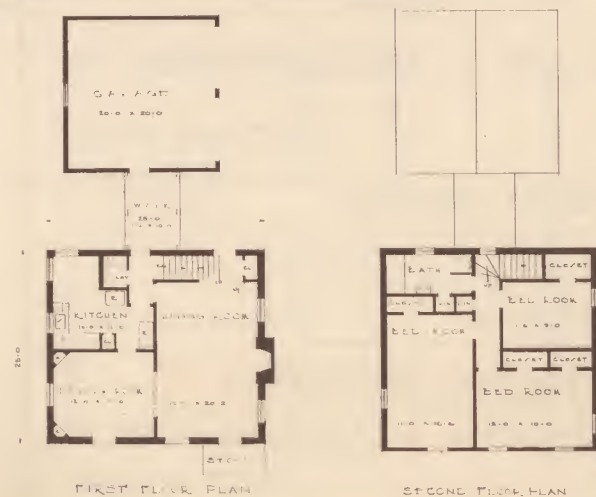
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606 WEST WISCONSIN AVENUE

DALY 8-3560-1

THIS is a beautiful house for gracious living. Based on the colonial style of enduring beauty it has just a touch of the modern to give a "new look" to the traditional. The front is brick, with a modern accent on the second floor, while on the sides the brick is carried up to the gable ends, which have wide siding. A rear covered walk connecting the two car garage makes it a large house. The room arrangement is strictly modern, with a large living room with natural fireplace on one side and the dining room and kitchen on the other. The stairway is at the end of the living room, with a lavatory tucked in between the kitchen and the stair hall. The well arranged kitchen has the sink, cabinets, range and refrigerator at one side, leaving a dining alcove in the corner, with windows at two sides to make a cheerful spot. The second floor contains two large and one smaller bedrooms, all with ample closet space. The bathroom at the head of the stairs, is convenient to all three bedrooms.



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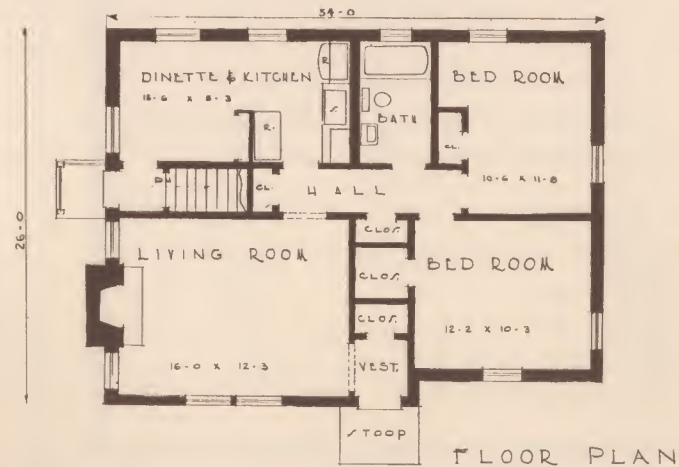
Halquist Lannon Stone Company

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Phone Sussex 50

— Milwaukee, ENTERprise 4400

BY simple lines and good proportions this small home attains a pleasing appearance. The excellent room arrangement gives more livable space than might be expected in a four room dwelling. The front door opens into a small vestibule with a coat closet, facing the living room, which has a natural fireplace at one end. The two bedrooms, each with large closets, are convenient to the bathroom at the rear of the house. The hall, serving the bedrooms and giving access to the kitchen contains a large linen closet. In the kitchen the refrigerator, sink and cabinets are at one side, with the range conveniently placed in relation to the dining space, which is at the opposite end. A broom closet fits over the stairway leading to the basement. The laundry, heating plant and fuel bin are at one side of the basement, leaving a large clear space for a recreation room. There is not an inch of waste space in this well arranged plan.





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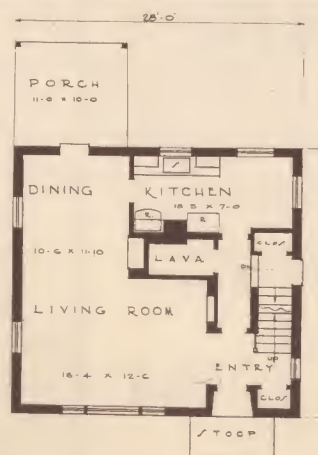
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MILWAUKEE 10, WIS.

THIS is an excellent floor plan which lends itself to some variations in the exterior elevation to meet individual tastes. Being approximately square, it makes the most efficient use of the space at the lowest cost. The first floor has a living room with open stairway and built in bookcase, dining room with large china cabinet, kitchen with double compartment sink, garbage disposal, ventilating fan, well lighted breakfast nook and powder room. The second floor has three bedrooms, two of which are large enough to accommodate twin beds, large closets and tile bathroom with shower. Equipment features include forced warm air furnace, automatic hot water heater, clothes chute, storms and screens fully painted, weatherstripping and insulation. Few houses of the dimensions of this dwelling, approximately 26 x 28 feet, ever offered so much in living space at such low unit cost.



FIRST FLOOR PLAN



SECOND FLOOR PLAN

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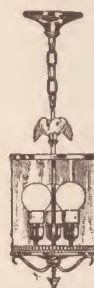
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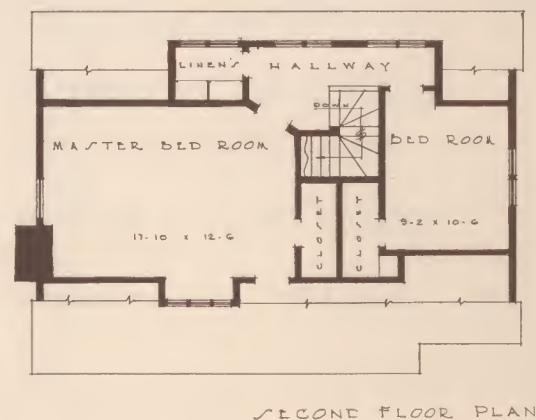
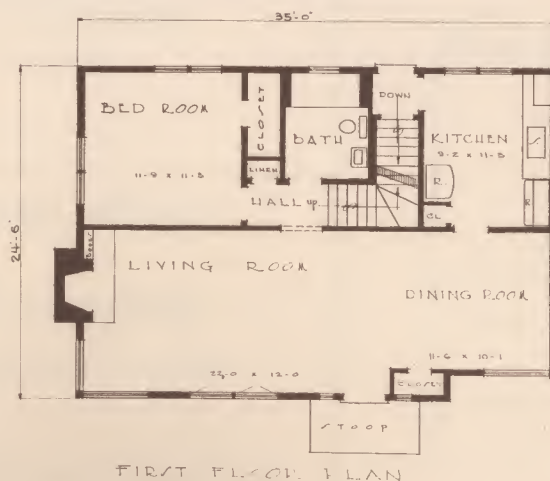
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A combination of good design and economy is found in this house, which includes protected entrances for both front and rear. It has one bedroom on the first floor and two on the second. The living and dining room combination affords unusual spaciousness for a house of this over-all size. The kitchen is large and provides a much desired eating nook within the kitchen itself. The rear porch is convenient for outdoor living in the summer. The bedrooms are well planned, with an exceptionally large master bedroom, and the bathroom is on the first floor. Large picture windows and the pleasing combination of exterior materials give the home considerable appeal.



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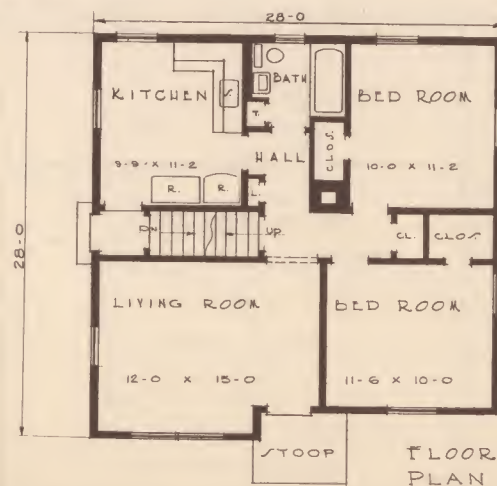
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MILWAUKEE 10, WIS.

AN ideal minimum home under \$10,000 was the objective in the design of this small house, which includes provision for a third bedroom on the second floor. It has excellent room arrangement and exceptional closet arrangement. The kitchen is very well arranged, with the sink and cabinets in one corner, opposite space for the range and refrigerator, thus making convenient space for dining. The living room is 12 by 15 feet, and the bedrooms are of standard size, both convenient to the bathroom. The front elevation is adaptable.



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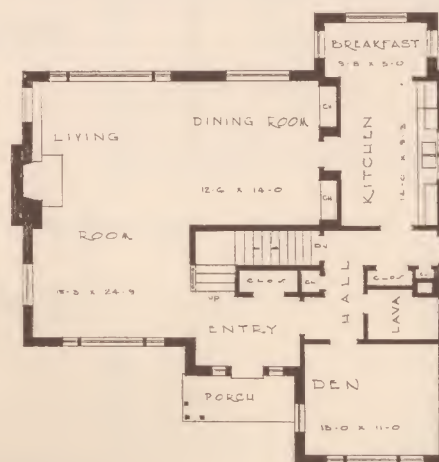
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A stately home of simple lines and good proportions, this dwelling is designed for gracious and comfortable living. The front doorway adds distinction and a note of hospitality. The large picture window in the living room is thermopane glass, obviating the need for a storm window. The living room, with a beautiful natural fireplace, forms an L with the dining room, giving an illusion of even greater size than its generous proportions. The reception hall with tile floor, serves the living room, the stairway, a first floor lavatory, a den and a passage to the kitchen in the rear. The kitchen, with a rubber tile floor, has a large breakfast room with windows on three sides. A long hall across the center of the second floor connects with four bedrooms and the tile bath. The master bedroom is exceptionally large, extending 24 feet across one end of the second floor. Two of the other bedrooms are generous size, while the fourth is a little smaller. All have generous closet space.



FIRST FLOOR PLAN
42'-0" x 45'-6" OVERALL



SECOND FLOOR PLAN

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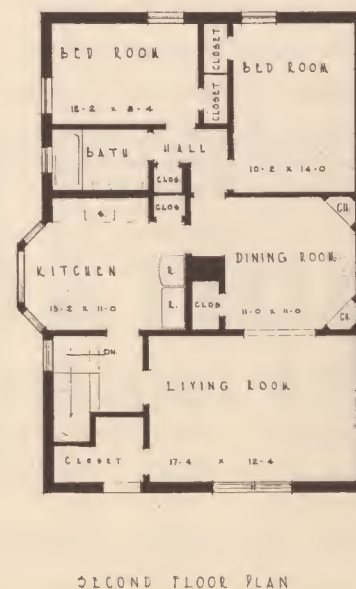
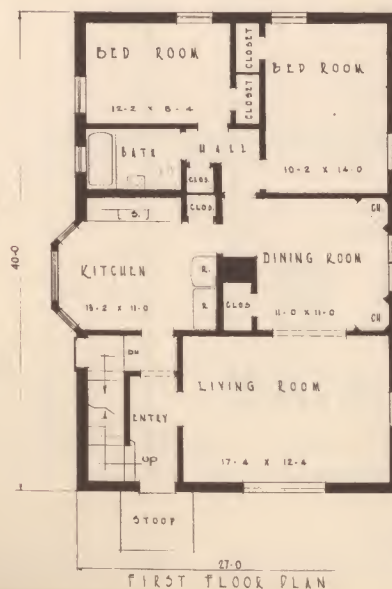
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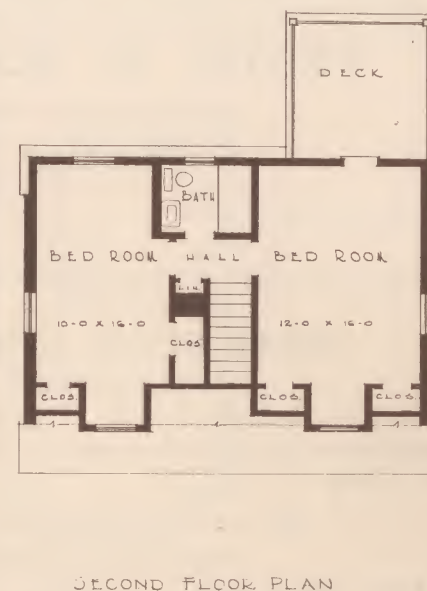
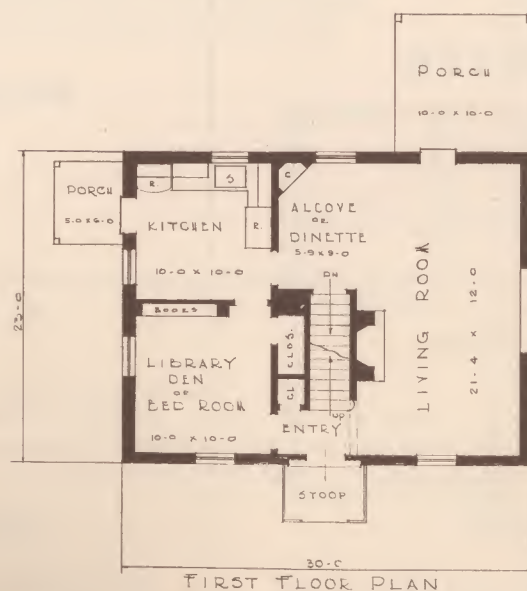
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**West Yard - - - - - 10733 Bluemound Rd.
BL uemound 8-7900**

A typical Cape Cod style home, this dwelling provides three bedrooms for the family needing that space but preferring a home in the lower price range. The living room, large in size for a small house, is designed so that it appears even larger by its open stairway and bay. One first floor room may be used as a dining room or bedroom, as need requires. The kitchen is of ample size with plenty of cabinet space. The second floor has two bedrooms and bath, the bathroom so arranged as to avoid placing the tub under a window. The house has a full basement with forced warm air furnace, water heater, laundry trays and fruit cellar and an unbroken space, approximately 13 x 21 feet in size for a recreation room. The basement windows are exceptionally large, affording plenty of natural daylight. Although designed for a south or west exposure, the plan may be oriented for facing in other directions. The flexibility of this style house is great. For a large lot a breezeway may be added and the garage connected to the house. It may also be built on a 40 foot lot, leaving a 5 foot side yard of each side.



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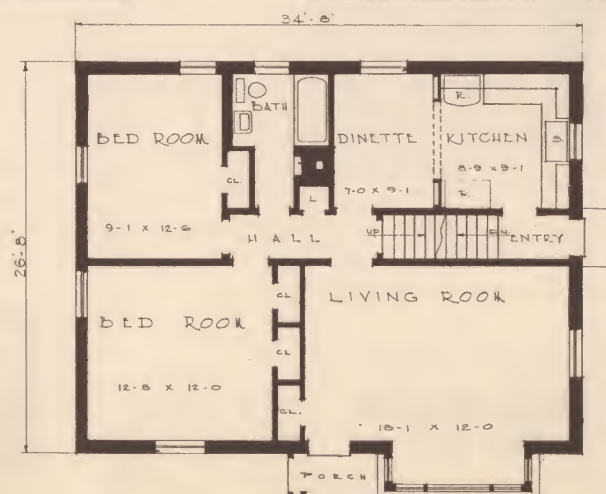
Greenfield 6-2280

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WEST ALLIS

ATTENTION to many small details adds up to a great deal of efficiency in this four room house, which has no wasted hall space and a great deal of living space for its size. The U shaped kitchen cabinets are so planned for efficiency that the arrangement provides dinette space. The windows and doors are so placed as to provide good "wall space," an important factor in the pleasing arrangement of furniture for greatest convenience. The center hall provides access to all rooms and the bathroom has the tub away from under a window. A large bay in the living room adds to the floor space and admits a flood of natural daylight, creating a more spacious atmosphere. The basement is so arranged that the front half may be converted into a recreation room. The attic has space for additional bedrooms, reached from a convenient stairway.



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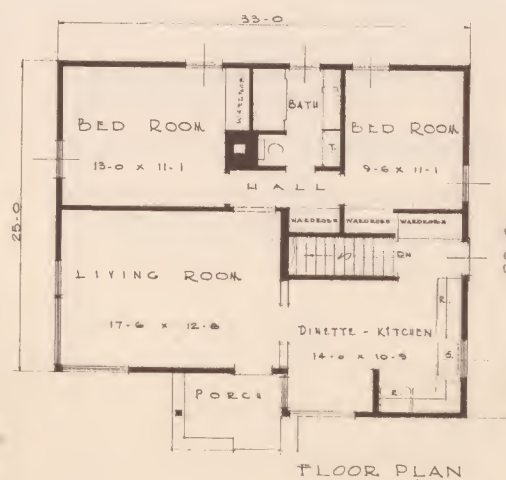


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Designed in a modern and attractive manner, with large view windows giving an abundance of natural daylight and at the same time affording maximum "wall space" for the best placing of furniture, this house offers much for the money. The main decorative note of the exterior is the attractive entrance—a modern style door facing an overhang porch framed with a base wall of brick. The house has general proportions of the widely popular Cape Cod style home, but the window arrangement, the entrance and the porch give it a strictly modern style. The living room is of generous size with the corner windows letting in a flood of natural daylight on two sides. The kitchen and dining space spells efficiency, with a door leading to the rear hall which also serves the stairs to the basement. A very large window in the kitchen is placed to best advantage as regards the dining space. The tile floor bathroom, set between the two bedrooms, is especially large and convenient for a small house. One bedroom has a single large closet and the other two adjoining closets, with an extra closet in the hallway. The wardrobe closets all have extra storage space above the sliding doors. The use of sliding doors in the closets is a special feature, providing greater convenience. By reversing the plan of the building, with the kitchen and porch to the side, this home can be built on a narrower city lot.



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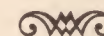
BLuemound 8-1726

Milwaukee 13, Wis.

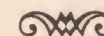
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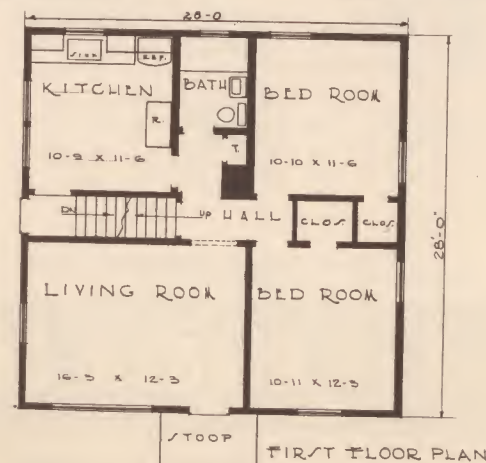
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THERE are no frills on this small house that add to the cost without adding anything to the value. A small gable at one side relieves the plainness of an unbroken roof line, and the pitch of the roof provides space for bedrooms to be added on the second floor at a future date. The room arrangement is unusually efficient, with two bedrooms of almost equal size at one side, convenient to the bathroom at the rear of the first floor. A large linen closet is directly off the bath and each of the bedrooms has a large closet. The living room is of large size in relation to the size of the house, as is the model kitchen, which has the sink and cabinets placed along one wall, with a window over the sink. The range is placed at the inner wall, providing well lighted, airy space for dining. The house has a complete basement, warm air furnace, stationary laundry tubs and automatic hot water heater. Front and rear stoops and sidewalks are of concrete.



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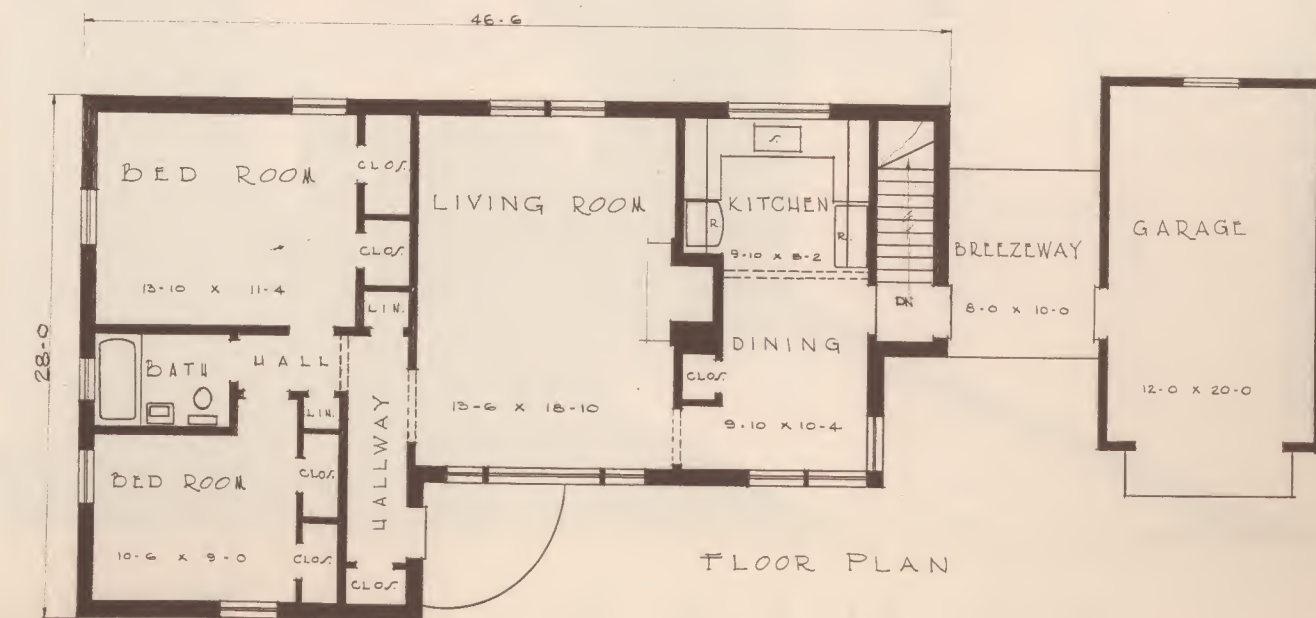
Hilltop 5-1925

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THIS is a small house that contains more room than you would think and that looks bigger than its actual size. The illusion of size is created by fronting the house the long way to the street and linking the house to the garage with a breezeway. It achieves distinction by simple lines and good proportion. The living room is in the center, with the bedrooms at one side and the kitchen and dinette at the other. The front door opens into a hallway connecting with the living room on one side and the two bedrooms and bath on the other. The rear bedroom, which contains two closets, is larger than the other, which also has two closets. The front hall has a coat closet. The kitchen has its work space units of sink, cabinets, range and refrigerator in a U, facing the dinette. The living room has a natural fireplace and large windows front and rear, giving cross ventilation. The stairway to the basement is next to the kitchen, connecting to the breezeway.



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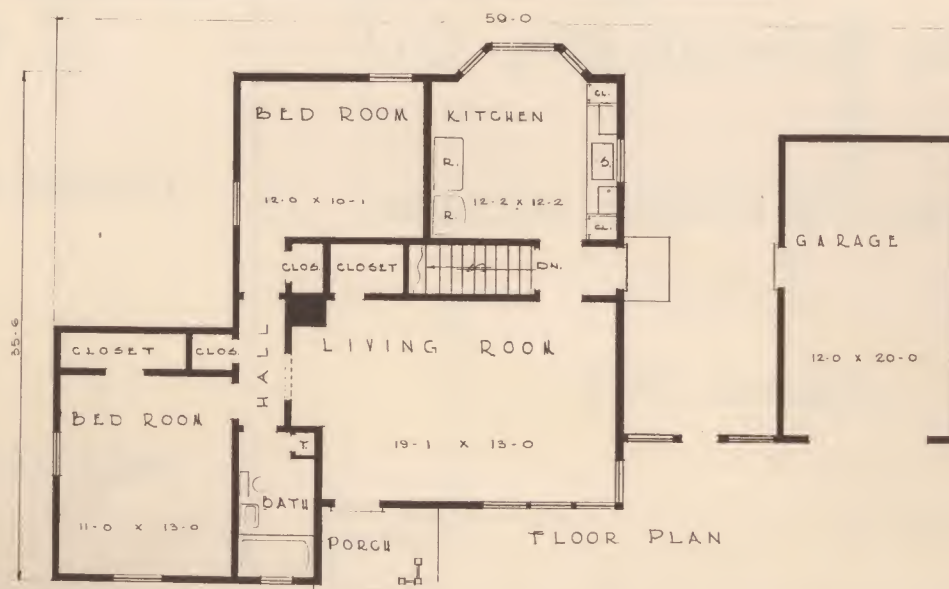
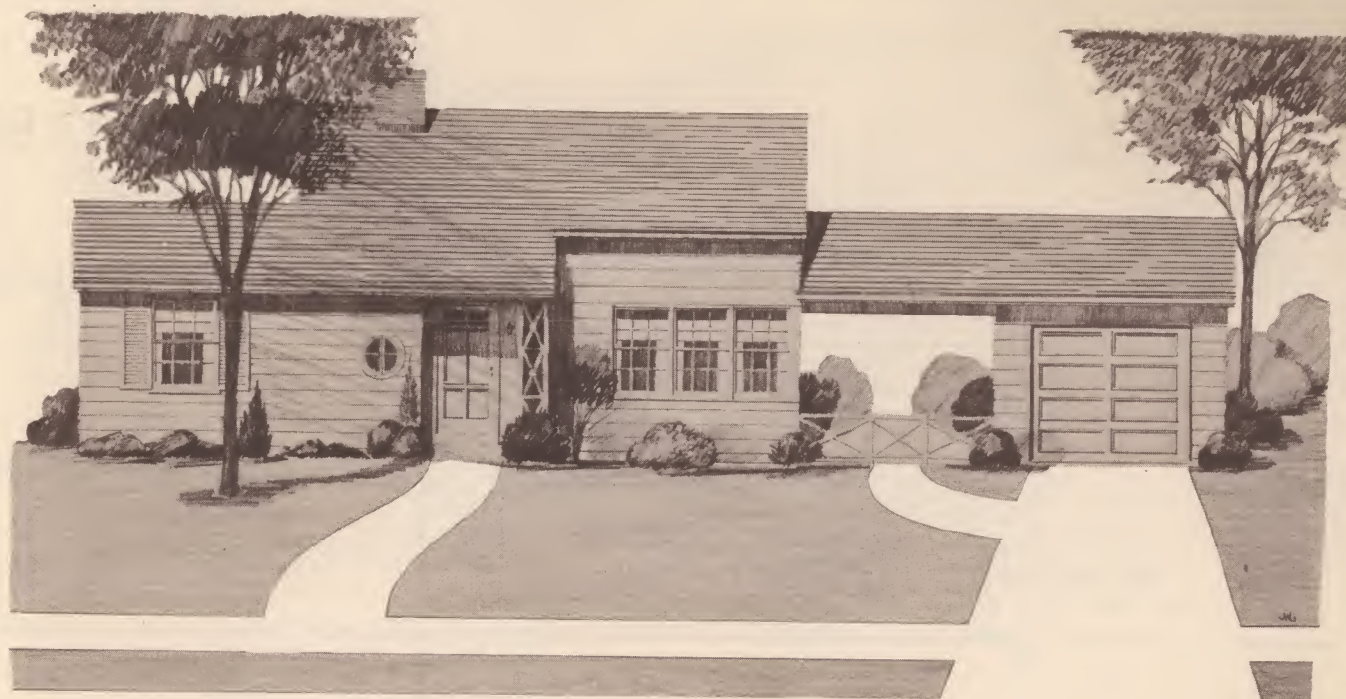
The Cosmopolitan Bench Bath has a base of non-flexing iron, cast for rugged strength and permanent rigidity, and coated with lustrous, glass-hard, easy-to-clean Kohler enamel. The efficient Triton shower fitting is shown with the Niedecken Mixer. The Gramercy lavatory, with roomy shelf, is made of highest quality vitreous china. All the fittings are of chromium-plated brass, precision-made and convenient to use. Kohler quality is a 75-year-old tradition.

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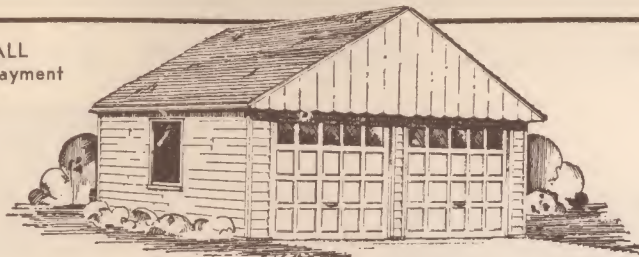
ELECTRIC PLANTS • PLANNED PLUMBING AND HEATING

MODERN living is the keynote of this house. It is a pleasing blend of traditional style and broken roof lines to avoid any hint of monotony. The front porch, covered by carrying over the roof, protects the front door that opens directly into the living room. The living room gains added spaciousness by means of an arch dividing it from a hallway connecting the two bedrooms, one of which is slightly larger. One bedroom has a large closet while the other is served by a closet in the hall, which also has a linen closet near the bathroom. The living room also has a large closet. The kitchen has the range and refrigerator on one side, with the sink and cabinets on the other. A bay with one large and two smaller windows makes a light, airy space for dining. The garage is tied to the house by a breezeway, set off with a low ornamental fence. The basement has the laundry and furnace at the rear, leaving a large clear space. A fruit cellar occupies one corner. As in many modern houses, the garage faces the street, giving access to the street with a short driveway and leaving the rear of the lot open for planting and outdoor living.



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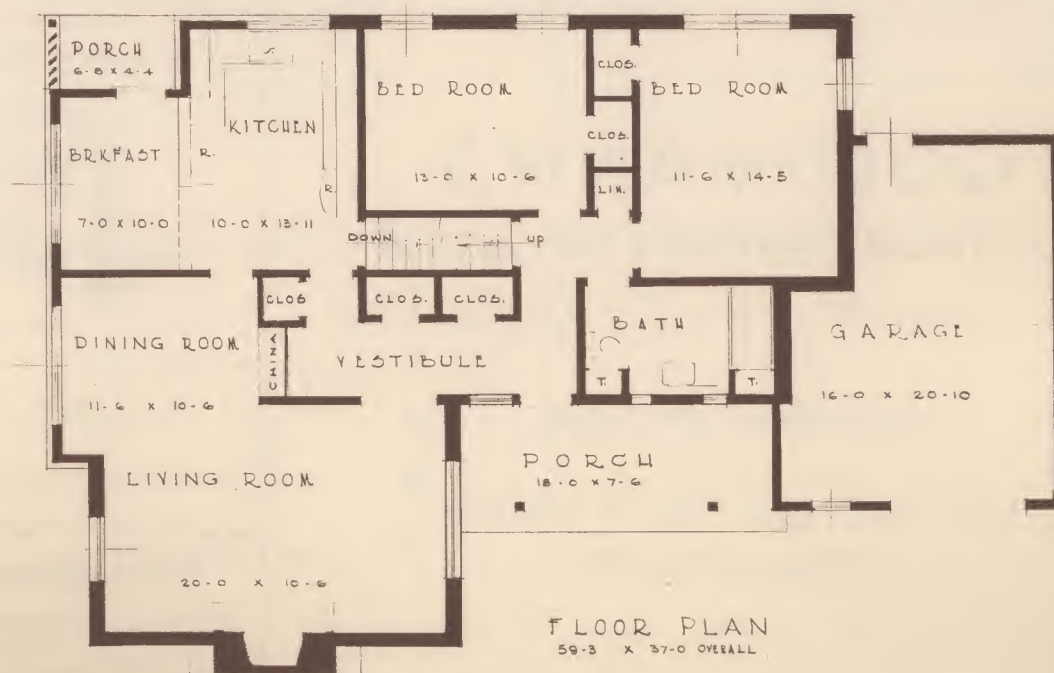
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ONE of our answers to the present day trend for living all on one floor is contained in this house. It also fulfills the popular requirement for elimination of a separate dining room by having ample dining space combined with the spacious living room, which has a natural fireplace. The U type kitchen is one that we favor because of its efficiency and abundant cabinet space. Adjoining the kitchen is a most attractive feature in the form of a partially separated dinette, outside of which is a very useful and protective little covered porch. The bedrooms afford ample space for twin beds as well as other bedroom furniture. The bathroom is spacious and includes two ample sized, built-in cabinets. All parts of the house are unusually well supplied with good sized closets which make for comfortable living. The garage is attached to the house in such a way that one may pass to and from it across a sheltered porch. The entire house has beautiful large windows and complete basement and may at some additional cost have radiant heating. It is easily possible to expand the living facilities by adding rooms on the second floor.



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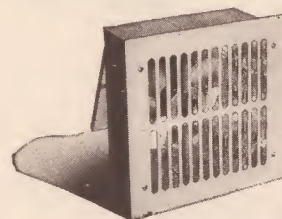
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• MITCHELL 5-4840

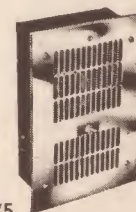
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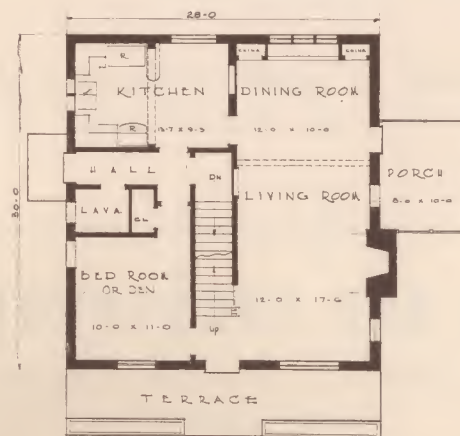
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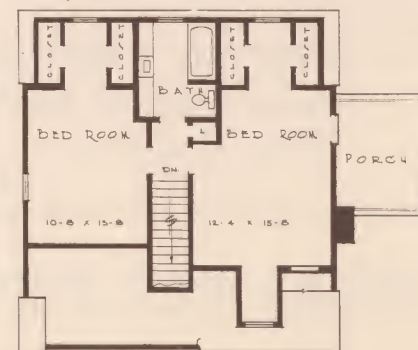
LIGHTING FIXTURES
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DAly 8-2425
1119 N. Water St. Milwaukee, Wis.

MANY attractive features are to be found in this home, which has one bedroom or den on the first floor, convenient to a first floor lavatory, and two bedrooms and bath on the second. A screened porch, connecting to the combination living room and dining room, is another special feature. The front exterior has a gable with vertical battens at one side and a dormer at the other, breaking the monotony of the roof line and the brick exterior. A large picture window in the living room and a well proportioned front door give a cheerful note. A large dormer at the rear creates space for two large bedrooms on the second floor, with the bathroom at the head of the stairs. With only an arch separating the living room from the dining room, this important section of the dwelling has unusual spaciousness. The kitchen arrangement is U shaped, giving plenty of space for dining. The side door hallway gives access directly to either the first floor lavatory or to the basement without passing through any of the other rooms in the house.



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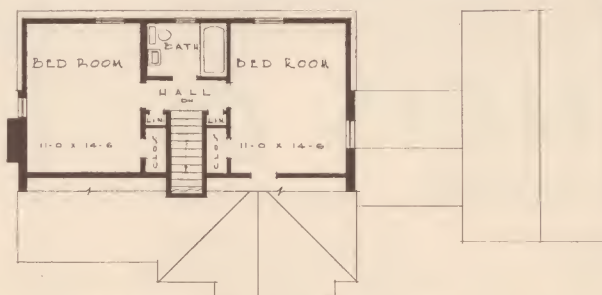
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THE house and garage, tied together by a breezeway that serves as an outdoor room in pleasant weather, is growing in popularity these days. Such a type of house requires a large lot, of course, but the modern family no longer believes it good economy to put a large house on a small lot. This home, with an exterior of red brick, with the front gable in vertical boards, illustrates a very popular style. This house has one bedroom on the first floor, adjacent to a lavatory, and two bedrooms and bath on the second floor. Many families find this is an ideal arrangement. The house has a front vestibule and small coat closet, connecting to the living room on one side and the kitchen on the other. The living room, with natural fireplace, and windows on three sides, occupies the left wing of the dwelling. A hallway links the living room to the lavatory and first floor bedroom. The kitchen, with the sink and cabinets along one wall, with space for the range and refrigerator at the other, connects directly to the breezeway. In summer the breezeway could serve as an outdoor dining room. The breezeway gives direct protected access to the garage. The house has a full basement, with the heating plant at one side and the laundry directly underneath the kitchen.



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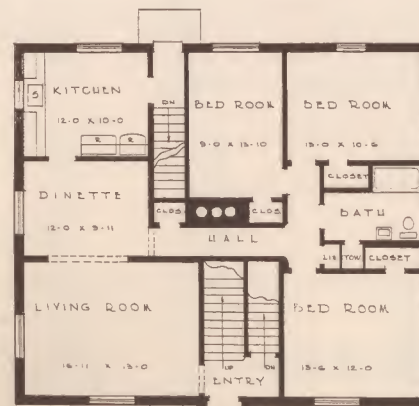
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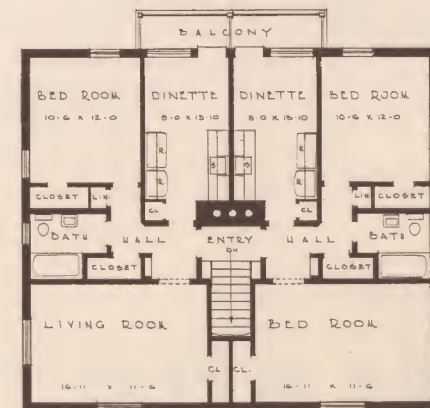
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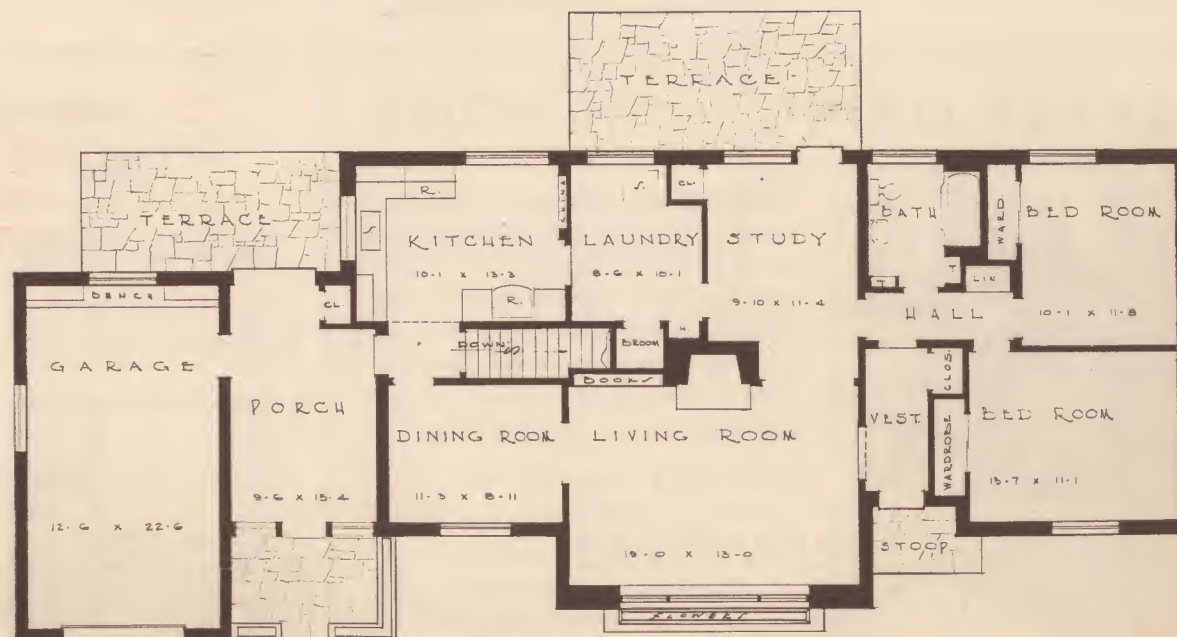
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SPONSORED by Good Housekeeping magazine, this luxurious home was planned to meet their specifications as to good designs, livability and step saving arrangement. One requirement was that the house be designed to meet the needs of the modern maidless family. It has an unusual amount of closet space. The spaciousness of the large living room can be expanded by moving back the louvered folding doors between the living room and the den. A first floor laundry adjoins the kitchen. A porch with stone floor connects the garage to the house. The newest materials available were incorporated in this dwelling, which is truly a show house of great charm.



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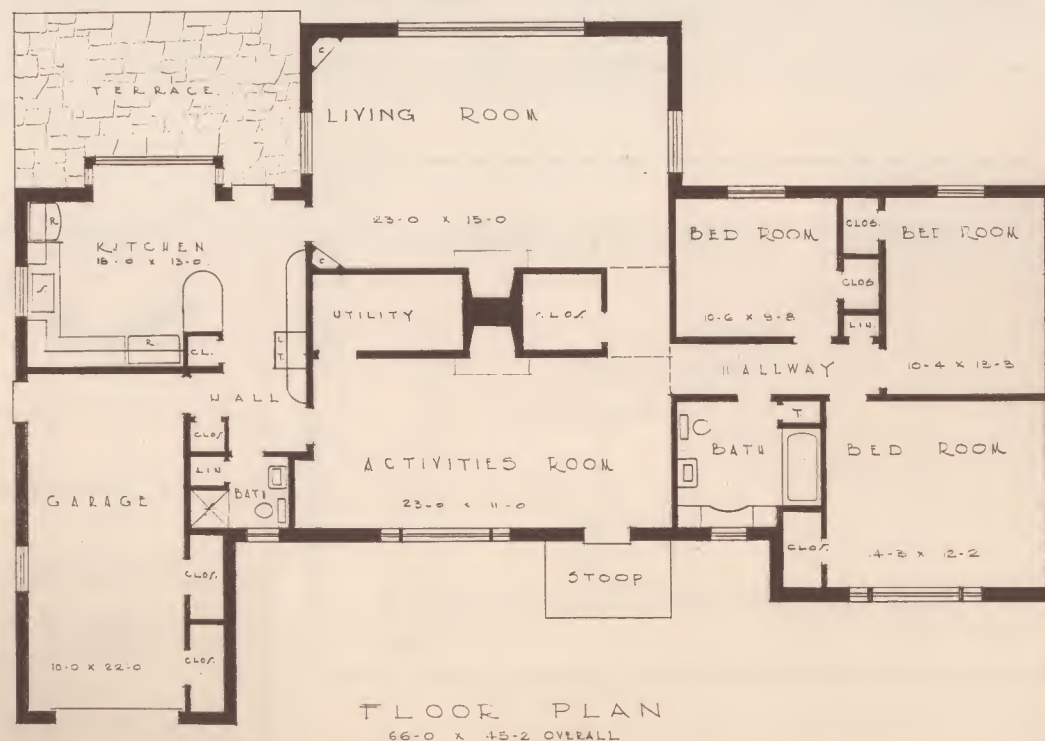
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MODERN living is the theme of this attractive ranch style home with all of the rooms on one floor and featuring radiant heating, with both inside and outside thermostatic controls. It has two bathrooms, one adjoining the bedrooms, equipped with a tub and the other, near the activities room, with a shower stall. The activities room with asphalt tile floor is one of the unusual features of this home. It is in the front of the house and has a heatilator fireplace, alongside which is the utility room containing the oil fired heating plant, hot water heater and water softener. The very large living room, with a large plate glass picture window, is at the rear. The modern kitchen and laundry is in a wing of the building, with a generous dining bay overlooking a flagstone terrace. The kitchen cabinets have concealed fluorescent lighting and the floor is asphalt tile. The three bedrooms, two of them at the rear, are in the opposite wing.



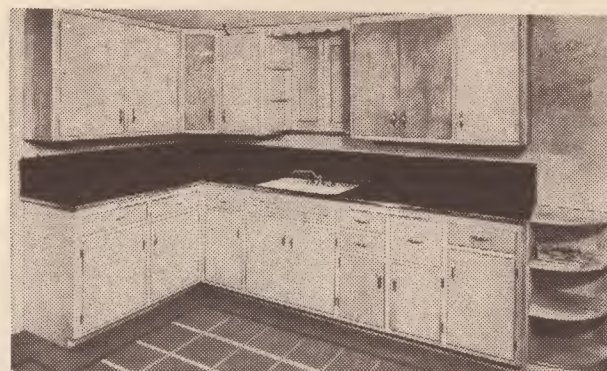
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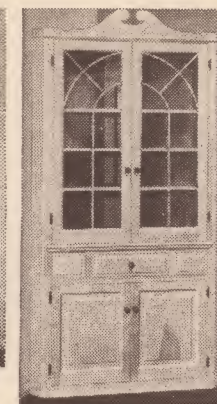
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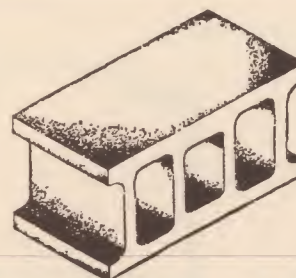
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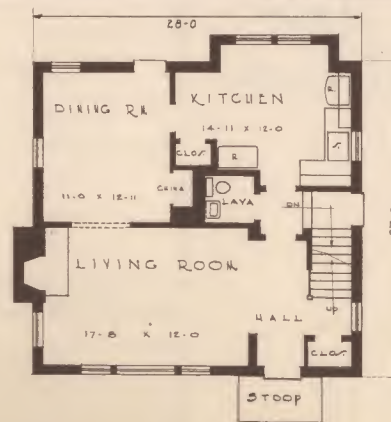
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EQUALLY attractive in either Lannon stone or brick, this house may be built with an alternative front elevation to suit individual tastes. The front door opens into a small vestibule connecting to the living room. The bathroom, set between the two bedrooms on one side of the house, is well isolated from the living room and dinette. Besides the linen closet there are four other large closets. The kitchen, with the sink and cabinets at one end, is designed for efficiency. It has a broom closet. Special features of the dwelling include oil, forced air heat, automatic hot water heater, kitchen ventilating fan, tile sink, all tile bath, storms and screens, stationary tubs, enclosed vegetable cellar, recreation area in the basement, oak flooring throughout and weather stripping and insulation.



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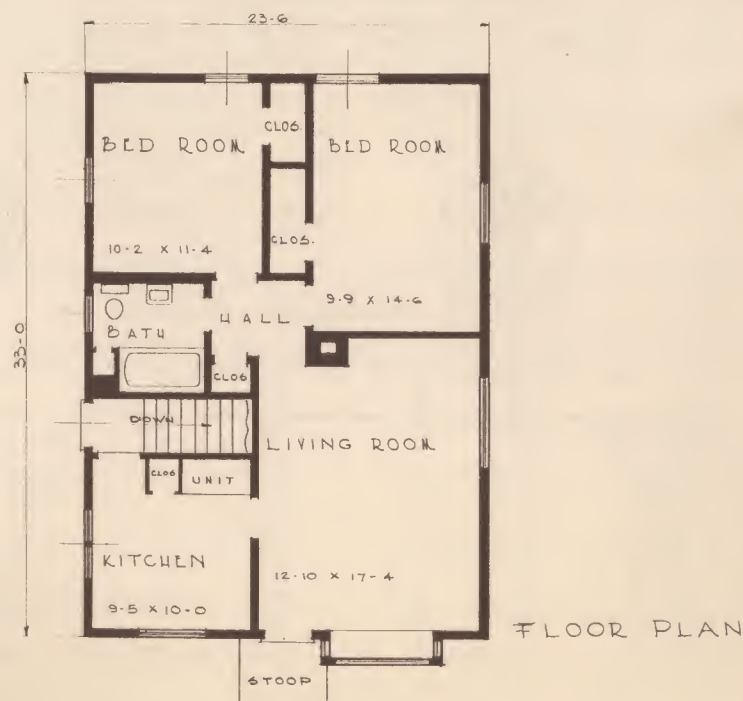
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THERE are many good points to commend this home to the family seeking the most for the money in a small house. Looked at from any angle the design is simple and well proportioned, with no money wasted on frills. The large picture window in a bay gives the dwelling a friendly appearance. The room arrangement is in keeping with modern trends, with the kitchen at the front and the bedrooms at the rear, away from the noisy street and providing greater privacy. Hall space in this house has been cut down to an irreducible minimum. The hall connecting with the two bedrooms and bath has a closet and each of the bedrooms has a commodious closet. The modern efficient kitchen, which has a side entry next to the basement stairs, also connects with the living room. All of the rooms have cross ventilation. There is ample space for the heating plant and laundry, as well as plenty of storage space.



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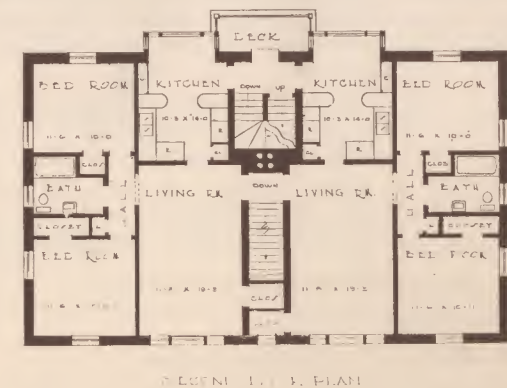
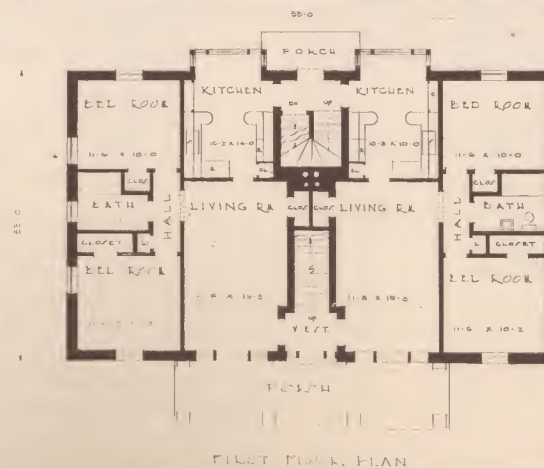
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ONE of the significant housing developments of recent years has been the four family apartment building. These buildings, set on a large lot, have the general appearance of a large home and each of the four living units has the same amount of light and air possible in a single family home. It is a great improvement over the old long, narrow apartment building. The living units in this type of building usually contain no more than two bedrooms. This four family apartment, with an exterior in southern colonial style, is typical of the development. A single large front door on the large front porch opens into a front hall, with a door at each side for the first floor apartments. A stairway rises to a hall serving the two second floor apartments. Each apartment has a living room with large window space at the front, two bedrooms flanking a bathroom, and a kitchen with a dining bay. A kitchen door serves the rear service hall, which also has a stairway. Although the kitchen is relatively small, efficient arrangement more than makes up for this factor and the well lighted dining way gives it a very cheerful appearance. As an investment, these buildings have proved extraordinarily profitable to owners.



Why You Should

INSIST ON PLANNED WIRING

● Written by LEONARD J. LESSENICH
for the Electrical League of Milwaukee.

Before construction begins on your new home, there are certain important decisions you must make.

It is YOU who will own and occupy the home. YOU must decide on the kind of home YOU want. For example: Will it be built of stone, of less costly brick, or of wood and siding?

YOU must decide if you can afford and want two bathrooms, a natural fireplace, a rumpus room, and so on. But — one of the most important decisions is whether you'll have the CHEAPEST electric wiring job in your home or a GOOD one. Only YOU can decide which it will be.

Actually, you don't have to wire your home at all. There is no law that compels you to have electric table, bridge, or floor lamps; lighting fixtures, a refrigerator, radio, laundering or cleaning appliances; electric clocks, a door bell or chime; kitchen and table appliances.

BUT — if you ARE going to have and use this equipment — and, maybe, later on have a television receiver, an automatic washer, automatic control of your house heating system, electric cooking and water heating, a home freezer and other available equipment, THEN you will need electric wiring that can carry the load.

"Code" wiring or some so-called "standard" job that's "cheaper" — a job that just gets by the electrical inspector — can't fill the bill. You need CERTIFIED ADEQUATE WIRING. It assures you of a GOOD job. It will provide the electric service you want. In an average sized modern home, CERTIFIED ADEQUATE WIRING may cost about \$100 more than "code" wiring, but here's what that small, extra investment will buy:

1. Big enough wires.
2. Enough circuits.
3. Plenty of convenient outlets.
4. Connections for lights where you need them.

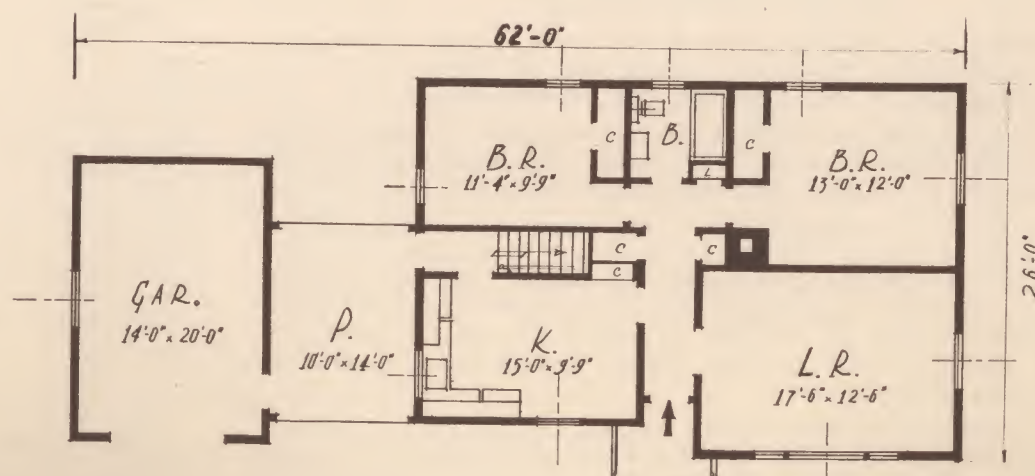
5. Conveniently located switches.
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7. Safety.

Those are the features CERTIFIED ADEQUATE WIRING offers to the house. And this is what CERTIFIED ADEQUATE WIRING does for YOU and YOUR FAMILY . . .

1. IT MAKES ELECTRICITY HANDY. You have outlets and connections for lamps, electrical appliances and equipment within easy reach.
2. YOU GET FULL VALUE FOR THE MONEY YOU SPEND ON ELECTRICITY. Lights never go dim. Your iron, toaster, roaster and other appliances work faster. Your refrigerator runs for shorter periods of time. You enjoy good radio and television reception.
3. IT'S COMPLETELY SAFE. You are not interrupted or annoyed by frequent fuse blowing. You don't have to worry about fire because of defective wiring.
4. YOU WON'T HAVE TO SPEND MONEY FOR ADDITIONAL WIRING. Connections are provided for equipment you'll have later on, such as a home freezer, an automatic washer, or an electric range. It would cost a good deal more to provide extra connections later on.

How do you get CERTIFIED ADEQUATE WIRING? Take your blueprints to the wiring bureau at the Electric Company, Room 380 Public Service Building, where a staff of wiring experts will lay out a CERTIFIED ADEQUATE WIRING job and prepare specifications for your electrical contractor. There is no charge for this service and there is no obligation. It is an offer to help you avoid mistakes which you may regret after you move into your new home and discover that it lacks the comfort and convenience which you had intended to build into it.

THE ranch style home is the "latest in living." It is an ideal home for a small family, consisting of four well arranged rooms and adequate closet space. The plan can be changed to include three bedrooms if desired. The breezeway connecting the house and garage makes the dwelling appear much larger than an ordinary house with a separate garage at the rear of the lot. The breezeway is next to the kitchen. The house has a full basement, with laundry facilities, shower stall and heating equipment. We will be glad to give you the locations of homes of this type that we have built, if you want to see for yourself what a charming house it is. The exterior can be stone, brick or frame, or a combination of these materials.



Financing A HOME

● ERNEST M. FISHER Professor of Urban Land Economics Columbia University School of Business
New York, N. Y. (Courtesy: American Bankers' Association)

THE most important step in acquiring a home, for most people is financing; for in the usual case a family has not accumulated enough savings to pay the full purchase price in cash, and it must arrange a mortgage loan for the purpose.

If this step is taken with care, the mortgage loan may be repaid without causing worry and strain; if not carefully planned, it may result in heavy loss and disappointment.

Since the entire purchase price must be provided, the most important question in connection with financing the home is, *how much can we afford to pay?* The answer to this question can be given only by the family itself, because it depends upon the circumstances of each particular family. There is a general rule of thumb that a family should pay for a home not more than two times its annual income. Some families may pay more, others should pay less, depending upon the number of children in the family, its spending and saving habits, its other obligations, and the certainty with which its future income can be anticipated.

How Much Should You Pay?

Table I shows the relationship between the annual income and the price paid by a large number of families acquiring new and older homes, in all parts of this country in 1941 — the last year before World War II.

The first step, then, is for a family to calculate carefully the income which it can reasonably expect to receive in the future. This calculation should be made realistically and should reflect neither undue optimism nor pessimism.

The second step is to consult Table I and ascertain the relationship of annual income to price of the home paid on the average by those with approximately the same income throughout the country. Then the estimated future income should be multiplied by this average figure. Next, the family should consider whether it can safely go beyond this price or whether it would be wiser for it to spend less. Thus a decision can be reached on maximum price to pay.

Having decided the maximum amount which it can pay, the next question is, *how much should be paid down in cash and how much should be borrowed?* In some cases, as much as 80 or 90 per cent of the total price can be obtained; and under the "G.I. Bill of Rights," veterans of World War II can borrow the entire purchase price (detailed information regarding these loans to veterans can be obtained from your bank). But the more usual loan represents from 60 to 70 per cent of the purchase price.

It is easy to determine the amount available for down payment. Not all of the cash resources of the family should be used up in making the down payment; some must be reserved for emergencies such as sickness in the family. There will also probably be some closing charges. These vary widely. Your banker can give you details. When decision is made as to how much this total should be, the amount available for the down payment is determined by subtracting the reserve plus closing charge from the total cash resources available.

When the down payment is subtracted from the maximum price which the family has determined it can pay, the balance represents the amount which must be borrowed as a mortgage loan. The next step is to decide whether the family can afford to borrow the necessary amount and, if so, on what basis it can be reasonably certain that it can repay the entire amount it borrows.

The answer to these questions depends upon the amount of its income and the way in which that income is received. This brings us to a discussion of mortgage loans and their provisions.

Depending upon the provisions for repayment, mortgages are (1) amortized (2) partially-amortized, or (3) straight-term. The *amortized mortgage* provides for periodic payments in an amount and for such a period or "term" as is necessary to pay the interest and completely repay the entire loan. At the end of the term, therefore, the debt is extinguished. The *partially-amortized mortgage* requires periodic payments of interest and the repayment of a part, but not all, of the amount borrowed. The balance unpaid at the end of the term becomes due and payable in one lump sum, sometimes called a "balloon" payment; it must be paid in cash or by securing another mortgage loan. Sometimes this situation is met by extending the partially-amortized mortgage. The *straight-term mortgage* provides for periodic payment of interest only; the entire loan becomes due and payable in one lump sum at the end of the term.

Amortized Mortgage Is Usually Best

The partially-amortized mortgage and the straight-term mortgage are suited to cases in which a family expects to receive at some definite date in the future a sum sufficient to pay the amount then due. Receipt of an inheritance, and the maturing of an endowment insurance policy, would represent such instances. Except in circumstances such as these, it is usually unwise for a family to use a partially-amortized or straight-term mortgage.

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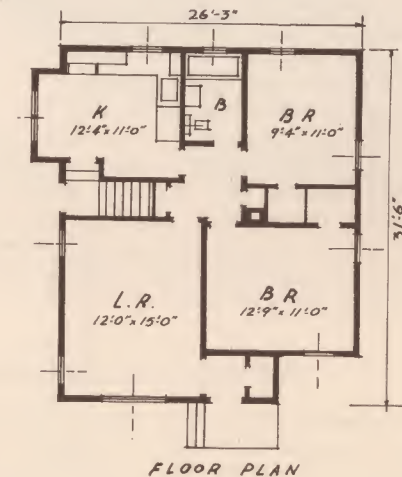
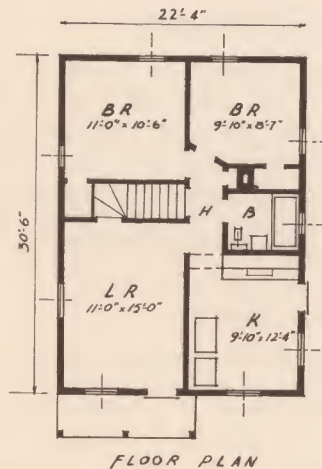
\$7500.00

This little house (left), consisting of four rooms and bath, was designed to give the most for the money for the family seeking greatest economy. It has a full basement and attic, complete plumbing, heating and insulation. It can be built on a 30 foot lot, thereby keeping land cost at the lowest possible level, or it may be built on a larger lot, with plenty of room for a driveway or shrubbery to improve the property. It can be built "low" or with space on the second floor for two additional bedrooms. Our company has built many homes of this type, some with attics and some without. An inspection can be arranged to see what a cozy little, economical home this makes.

\$8700.00

This home (right), somewhat larger than the minimum dwelling in the opposite sketch, requires a 40 foot lot. It has excellent room arrangement, with ample closet space and a large living room for such a compact, economical dwelling. It has a full basement, complete plumbing and insulation, furnace heat and storms, screens and complete decorating. We have built many homes of this type in Milwaukee and can arrange appointments to see one. Please mention "The Plan Book" when calling.

CALL OUR OFFICE
FOR LOCATIONS NOW UNDER
CONSTRUCTION



Since most families receive their incomes monthly, and are accustomed to paying their bills monthly, the *amortized mortgage* has become generally accepted as best suited to most cases, and is discussed hereafter.

The monthly payments on an amortized mortgage may be (1) fixed at the same amount during the term of the mortgage — called the “level-payment” plan, or (2) a fixed payment to principal, plus interest on the amount still unpaid — called the “decreasing payment” plan. There are many combinations of these plans that may be used. Your banker is familiar with these combinations, and his advice should be sought so that a plan can be devised which fits the circumstances of a particular case. For illustration hereafter, the *level payment* plan is used.

How Much Can You Pay Each Month?

The amount of the monthly payment is determined by the interest rate and the term of mortgage. For details in your own case, consult your banker.

In estimating how much it can afford to borrow, the family must decide how much it can reasonably pay each month on the mortgage loan. This amount can be fixed by determining, (1) how much the family can afford to pay out each month for housing, and (2) what the other expenses, besides the mortgage payments, will be.

In estimating the amount it can afford to pay out each month for *housing*, the family has a number of guides. First, it may have been paying rent; and the amount of rent plus any other expenses for heating, lighting, etc., can be used. It may be able to afford slightly more; it may be necessary to reduce this amount somewhat. It should not be assumed that a large amount can be allowed just because the family is buying its home. Even though *some* of the monthly payment may represent savings, still it has to be *made* out of income. And if it is so large as to cramp the family budget for other purposes, it may become an unbearable burden. The most dependable information available indicates that families with incomes under \$2,000 spend about 25 per cent of that amount for housing. As the amount of the income rises, a smaller percentage is used for this purpose until it reaches about 15 per cent. In the light of its own experience and practice, the family can decide what it can afford to set up for this item.

Estimate Your Operating Expenses

Monthly expenses which must be met by the family living in its own home, in addition to payments on the mortgage, include the following: (1) taxes, (2) insurance, (3) repairs and maintenance, and (4) heating and cooking fuel and lighting. Each of these items must be estimated. Taxes and insurance will depend largely upon the price paid for the home. Repairs and maintenance, and the cost of heating, will depend upon the equipment used and construction of the home. Your banker can give great help in making these estimates. A rough estimate can be made on the following basis:

Taxes vary from place to place, but average about \$20 a year for each \$1,000 of the purchase price. Insurance likewise varies, but can be estimated

roughly at \$3.00 a year for each \$1,000 of the purchase price. Repairs and maintenance can be estimated at \$20 a year for each \$1,000 of the purchase price. The heating and cooking fuel and light estimate should be arrived at from the past experience of the family if it has been paying these expenses directly, or by asking other home owners, or by drawing on the experience of the bank. The estimate will probably vary between \$20 and \$30 a year for each \$1,000 of the purchase price paid.

These expenditures can be called *operating expenses*. From the total amount the family has estimated it can afford to pay out for housing, the operating expenses are deducted, and the balance represents what it can reasonably pay on account of its *mortgage loan*.

See Your Banker

Your banker can tell you what total loan the monthly amount available to you will repay in different periods of time. Generally he will tell you that if it requires more than 20 years you should make some adjustment. Three different adjustments are possible: (1) the amount of the price to be paid can be reduced; (2) a larger down payment might be made; or (3) the amount allowed for monthly housing expense might be increased.

The adjustment which should be made depends upon the circumstances of the particular case, and especially upon the care with which the estimates throughout the entire process have been made. Generally, it will be wise for the family to reduce the amount of the maximum price it will pay for a home.

Figure Your Own Plan

You will notice however, that in a number of places in connection with your estimate you will need the advice and counsel of those who are experienced in these problems. This need constitutes one of the main reasons why you will find it to your advantage to consult with your banker.

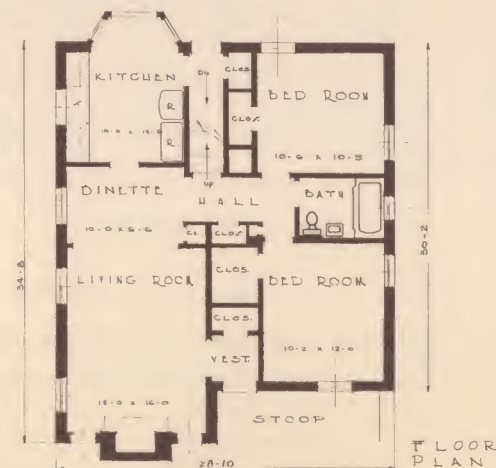
The financing of a home represents such a large and long-continued obligation that it is usually wise to arrange a loan, if a loan is necessary, from a financial institution rather than from personal friends.

Look Ahead

One other principle should be generally followed: Arrange the provisions of your mortgage loan in such a way that even in adversity you can meet its obligations. Your mortgage should contain a provision permitting you to make advance payments on your loan, and, also, a provision that payments on principal will be waived in case you request it so long as your advance payments cover any amount of principal due under the schedule of regular payments. Under such an arrangement, when advance payments are made, they reduce the indebtedness but they stand as a reserve which can be used in periods of adversity. These provisions, therefore, are to the advantage of both the borrower and the lending institution.

Then make every reasonable effort to pay off your mortgage loan as fast as you can.

ENTIRELY free from undue ornamentation, this home lacks nothing in convenience and comfort. The family seeking the greatest economy in a home should remember that costs may be increased materially by needless features that add nothing at all to the livability of a house. This dwelling has a front vestibule with coat closet, opening into a large living room with a dinette at the far end, which connects to the kitchen at the rear. A large bay adds to the kitchen space, serving as a cheerful dining nook. The sink and cabinets are against the outside wall, with a window over the sink. The bedrooms, reached by a small hall, are separated by the bathroom. A careful study of the floor plan will show that this house has no waste space and that the room arrangement is exceptionally convenient. Each of the bedrooms has ample closet space and there is a large closet in the rear hall, next to the stairway to the basement.



President's Statement

WE ARE pleased to offer to Milwaukee families, planning to build or buy homes, this plan book. The houses shown in this book are adapted to our Wisconsin climate, meet the needs of our mode of life, can be built of materials readily available and will prove good, economical investments.

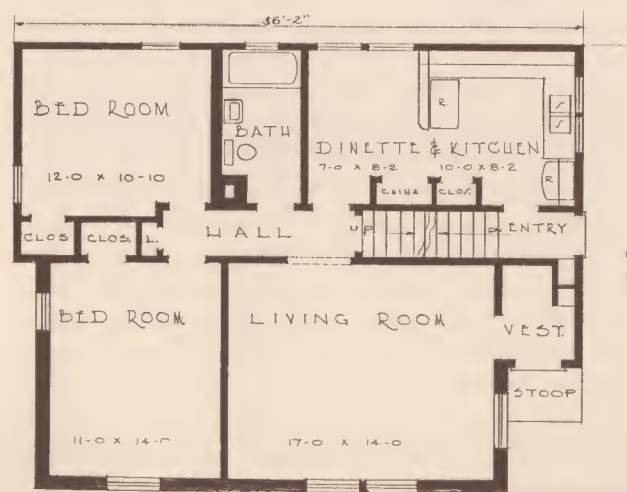
In the work of selecting the best Milwaukee houses to be included in the plan book and the many details of obtaining pictures and sketches, preparing the simple, understandable floor plans showing room arrangement and the accompanying descriptions, I desire to thank those committee members who gave so freely of their time and effort. I desire especially to mention the good work of Leslie Markovich, R. A. Lainey, Mrs. Henny Mollgaard and Milton Werner. Without their efforts it would have been impossible to assemble such a gold mine of ideas for better homes in Milwaukee.

This is the first "all Milwaukee" plan book issued. There are no California bungalows or Florida sunshine seaside houses in this book. It is a practical guide to what we need in homes here in Wisconsin where we have the extremes of hot summer days and very cold winter weather.

It is a pleasure to acknowledge the good work of the builders whose names I have already mentioned and those whose plans merited inclusion in this book.

Roland J. Teske

A modified ranch type home in field stone and wide siding is offered in this small home which can be expanded by adding a breezeway connecting to the garage. Another feature of the house that grows is a full attic, floored for the addition of future bedrooms on the second floor. It has full basement and automatic heat. The exterior has simple, well proportioned lines, with the front door at one side fronting on a vestibule leading to a living room larger than one would expect in a small house. The efficient kitchen, by well planned arrangement, provides ample dinette space. There is a minimum of hall space, linking the two bedrooms and bath. Each bedroom has a closet and a linen closet is in the hall, adjoining the bathroom. The laundry and heating plant are at the rear of the basement, leaving a large clear space for a recreation room.



FLOOR PLAN

A Message

PETER T. SCHOEMANN

President of The Milwaukee Building and Construction Trades Council

As President of the Milwaukee Building and Construction Trades Council I would like to take this opportunity of congratulating the Milwaukee Home Builders Association on the wonderful job they are doing in trying to relieve the tremendous housing shortage that exists in our community.

The writer has always considered it a privilege and a pleasure to work with the officers and members of the Home Builders Association in trying to solve the multitude of problems that confront our industry; as only through that kind of co-operation will we be able to solve our mutual problems.

One of the main problems is that of furnishing the necessary manpower to construct the number of homes needed in this community. I believe most of us must agree that through no fault of any particular group, is there a shortage of skilled workers. First we must look back to the depression days when there was very little building of any description, and the number of skilled mechanics far exceeded the demand, and nobody could afford to employ apprentices, which naturally resulted in a long period of time when very few new mechanics were introduced into our industry. After that we began to enjoy a short period of prosperity, through various public works programs, and contractors again began to employ apprentices; but before many of them had completed their apprenticeship along came the war and most of them entered our armed forces and again very few new mechanics were created.

When our boys started returning from the armed forces, it took a considerable time for them to become oriented, and rehabilitate themselves into civilian life again, but I am happy to say that all of the Local Unions affiliated with our Council co-operated one hun-

dred percent with the various employer organizations in assisting their boys to enter into an apprenticeship; practically all of them have modified the various provisions of apprenticeship contracts, which has resulted in hundreds of additional apprentices, and in a short time I believe we will find ourselves in a position to furnish the necessary number of qualified mechanics to meet any normal demand that might be made on us.

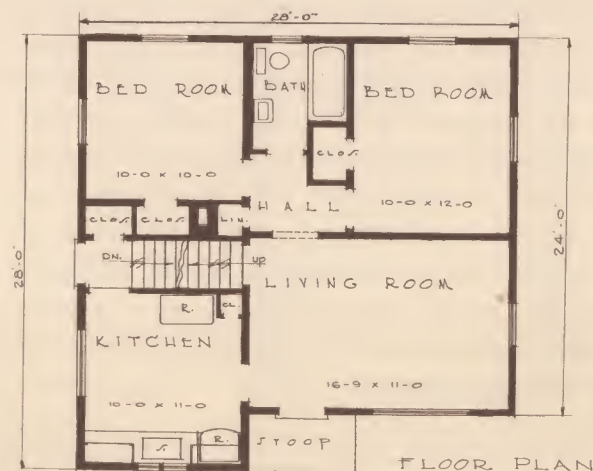
A report by the National Bureau of Apprenticeship revealed a total of 3,048 Joint Apprenticeship Committees operating in the building trades, which includes practically every trade affiliated with our Council, and also that there were over 135,000 registered apprentices in training in the building trades, many of whom are in the Milwaukee area.

Therefore, the progress which has been made in apprenticeship in our industry is due to the co-operation of the employer groups, and our Local Unions, and will in time result in a sufficient number of skilled craftsmen.

Our members have further proven their willingness to co-operate, by accepting the introduction of all new mechanical equipment that has been introduced in our industry, and further, since the adoption of the National Plan for the Settlement of Jurisdictional Disputes, I believe we have finally arrived at a method that will entirely eliminate this evil that has been with us for many years.

We are fully cognizant of our responsibility in the great effort that is being made to relieve the housing shortage, and will continue to co-operate to the best of our ability with the Milwaukee Home Builders Association.

BEAUTY, dignity and economy are combined in this four room house of such efficient arrangement that not an inch of space is wasted. The exterior has the simple lines of the traditional colonial, adapted to modern tastes, and it may have an exterior of either wide siding or shingles. A doorway and a large picture window in the living room give it an air of hospitality. The kitchen is in the front, permitting the bedrooms to be placed at the rear of the dwelling, assuring greater privacy and quietness for the sleeping quarters. The kitchen is so well arranged as to permit its use for family meals, and adjoins the living room, which could serve double duty for more formal dining. Although the kitchen is convenient to the front door, it connects with a side hall, from which the basement or the outside may be reached. The bathroom, convenient to the two large bedrooms, is well isolated from the living and dining quarters. The basement laundry and heating equipment is so placed as to leave plenty of space for a large future recreation room connecting directly with the stairway.



F. H. A.'s *Part In Home Ownership . . .*

THE Federal Housing Administration has a very definite purpose to fulfill in the plan of homebuilding in America. First of all we provide a means of financing in cooperation with the banks — building and loan associations — insurance companies — mortgage and real estate companies. Second — we are very much concerned with the type of house you build or buy. Third — we try to see that a new subdivision has all the advantages a subdivision which is being created from raw land should have. We think the F. H. A. has gained experience through 13 years of housing America that enables it to see pretty clearly what a new subdivision should have in order to make it more livable — more valuable to its developer and sounder from the lender's point of view. Fourth — we do want to be sure that what you build or buy is within your means to do so. In other words, we want to be sure you can comfortably pay for what you want if we are to underwrite your loan.

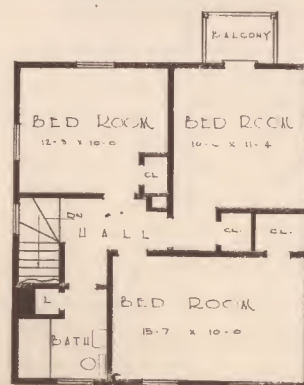
Considering the first purpose I mentioned — that the F. H. A. is here to provide a means of financing the purchase or construction of your home: We have four plans which should cover your need — one takes care of your repairs, improvements or modernization — that is known as F. H. A. Title I loans. A second has to do with new construction of homes for owner-occupancy or operative builder based on 90% of present cost with certain limitations on the amount of mortgage we can insure. Under our third plan, we will insure mortgages on existing homes up to 80% of our appraised value, and if we made inspections of the property while it was being constructed then the mortgage may be up to 90% of the first \$6,000 value and 80% of the remainder of the value up to a mortgage of \$8,000. Mortgages of over \$8,600 are based on 80% of the value and may be up to \$16,000. The fourth type concerns large scale apartment house projects which were financed through the FHA mortgage insurance.

The F. H. A. is interested in construction requirements and property standards. The housing emergency has somewhat handicapped us — because it

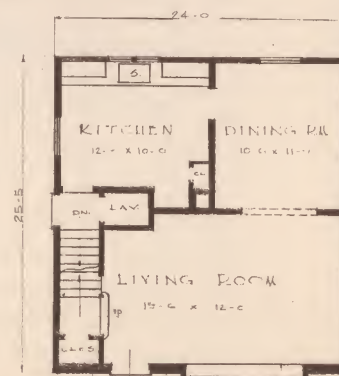
has caused high costs and scarcity of materials. We have realized that the primary need was housing, however, and especially for the veterans. That being the case — we were forced in some instances to relax our requirements in order to permit and, in fact, to assist in the construction of what we term "Minimum houses". You may rest assured, however, that under the FHA plan of financing, no essential features of the soundness of construction have been sacrificed, even though in some cases, substitution of materials have been permitted through necessity. Our assurance of structural soundness comes from another advantage of the FHA. That is — we make inspections of the houses constructed under our plan — to make certain of reasonable compliance with plans and specifications. This does not mean that these FHA inspections take the place of an architect's supervision. These inspections are for the purpose of protecting the loan — which works to the advantage of anyone seeking the benefit of FHA financing. We are concerned with the structural soundness of your house and we are concerned with its plan and design. For example, the location of your heating unit has a lot to do with the livability of your home. Closet space is most important. Landscaping, as those of you who have just finished a house know, gives you that feeling of triumph or despair, depending on how successfully it has been done. We are concerned about that. Storage space is an FHA "must". Cross ventilation in apartment construction is one of our chief concerns. I might add at this time, that we have a new booklet which pertains to Minimum Construction Requirements and property standards. This booklet discusses in detail what is required in the way of materials and workmanship and what is necessary in the way of location and terrain. If any of you are interested in obtaining one, ask your builder, architect or FHA approved lending institutions to obtain it for you.

All of the FHA's effort would be of doubtful value if we were not careful about our subdivision analysis. By that is meant — we are most anxious to protect properties upon which we have insured loans, from adverse influences. For example — we do not want to underwrite loans on homes to be built

Although small in its outside dimensions this two story house has a large amount of space and provides three good sized bedrooms. A family with growing children must have three bedrooms and this house provides the required number of rooms with economy. The exterior of this house attains dignity and beauty in its good proportions, with the only ornament in the colonial style doorway. A large thermopane window, flanked by colonial windows of small panes, gives the living room ample natural daylight and adding to the spacious atmosphere. The interior planning of this house, with three rooms on each floor, is excellent. The stairway is at the left of the front door, which opens into the living room. A wide plaster arch between the living room and the dining room is another factor in the interior exceptionally large appearing. The kitchen next to the dining room has the cabinets and sink along the rear wall, with double windows over the sink and work space. A first floor lavatory is cleverly placed at the rear hall, which connects with the kitchen and gives access to the basement. The stairway rises to a second floor hall connecting to the three bedrooms and bath with a minimum of hall space. The master bedroom is 15 x 10 feet and the other two bedrooms are of generous size. An alternative first floor plan provides for a larger first floor powder room. The front elevation has face brick on the first floor and wide siding above.



SECOND FLOOR PLAN



FIRST FLOOR PLAN

where the surrounding property has been or is likely to be so developed as to be detrimental to the enjoyment of the property by the homeowner or detrimental to the investment of the developer. We are interested in the layout of the property to be developed — in the streets to be put in — in the size of the lots. I think I can safely say that the FHA has taken a leading role in establishing the practice of subdividing lots into frontages in excess of 50 feet. This was not always so before the creation of FHA. The FHA also insists upon the installation of necessary and customary utilities — such as adequate water, lights, sewerage and so on.

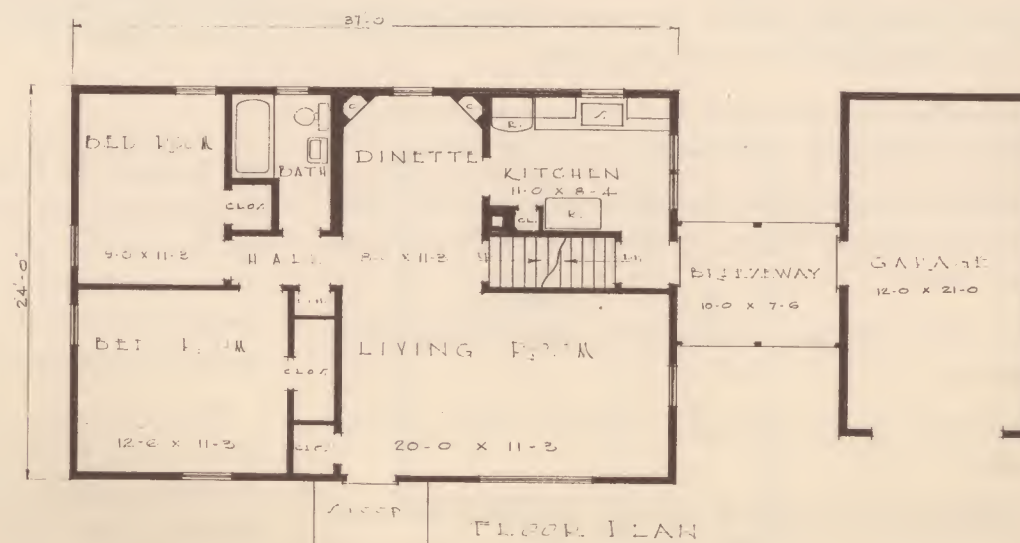
We — as well as the lending institutions — are desirous of seeing to it that the right man gets the right house. It would be disastrous if someone with \$175 per month income was encouraged to buy or build a ten thousand dollar house. The FHA has an interest which is shared by its approved mortgagees and which should be appreciated by anyone contemplating FHA insured financing — in seeing that you do not attempt what you cannot afford. This is no effort on our part to be obstructionists or to exert any authority. It is an effort on our part to make owning a home a pleasure and a comfort and one you can enjoy without forever entertaining the fear that it may be lost to you.

In order to assure these things — we have in our office what is called the Underwriting Division. This division is composed of a Valuation Section, a Mortgage Credit Section and an Architectural Section. There are other components, of course, but these are the technical units the "know-how" to see that you get what you want and to see that the lending institution of your choice is protected in its mortgage loans.

I should like to emphasize that the FHA does not make the loans. We insure approved financial institutions making mortgage loans, in accordance with our rules and regulations. I have tried to point out to you how these rules and regulations work for your benefit when you finance with an FHA insured mortgage. If you are planning to build or buy a home and are interested in FHA financing, write to the Wisconsin FHA office at Milwaukee. We will be able to send you a list of FHA approved lending institution in this area, where you may make application for an FHA insured loan. We hope we have brought to you some information of the advantages of FHA financing. 26,000,000 Americans have been helped in home ownership — or investment properties through the Federal Housing Administration — we hope you will be next.

THOMAS R. KING, *State Director, F. H. A.*

GETTING the most livable space from a small house was the objective in the design of this dwelling which is just under 30 x 30 feet. A bay in the living room, to bring in more light and create an atmosphere of spaciousness is one feature. A few feet more to the kitchen, making a jog in the rear elevation, brings more space to that important room. Efficient room arrangement, avoiding any waste of space for the hallway giving access to the various rooms was a third way of providing maximum space in limited dimensions. The front bedroom opens off the living room and the other off the hall serving the bathroom, which adjoins the stairway to the basement. The kitchen has sink and cabinets along the rear wall, with the range and refrigerator set at opposite sides of the room, thus providing space for dining next to two windows. All rooms have cross ventilation. Rockwool insulation is provided to insure summer comfort and winter fuel saving.



Fundamental Essentials for HOMES THAT WILL ENDURE

• JOHN J. ROACHE, *Executive Secretary*
Milwaukee Board of Realtors

TO those who contemplate the building or purchase of homes that will endure, serious consideration should be given to three primary essentials to give today's new homes the lasting quality of the fine old houses of the past, houses that have stood a century and are still sound, livable and beautiful. These fundamental essentials include: provisions for preserving the character of the surrounding neighborhood and wise land planning, good design, and substantial construction.

Protection of Character of Neighborhood

Stable, decent residential communities do not just happen — they are created. Some of the standards for creating such communities, which should give fair assurance of a subdivision developing into a proper neighborhood, which should be considered are:

- (1) Convincing evidence of a healthy and active demand for homes of the type contemplated and at the price asked.
- (2) The surroundings and topography must be plainly appropriate for the type of development contemplated.
- (3) The subdivision must be easily accessible by means of public transportation and adequate highways to schools and employment and shopping centers.
- (4) Suitable utilities and street improvements must be installed or provided for.
- (5) The subdivision must be protected by adequate zoning and deed restrictions.
- (6) The subdivision must conform to planning regulations and sound principles of design.
- (7) Taxes and assessments must be reasonable.

In the past too many subdivision failures have been the result of trying to find a use for a piece of land instead of finding land for a specific use.

Restrictions generally believed necessary to protect any property include: regulation of land use, architectural approval, side line and set back regulations, prevention of resubdivision of lots, restrictions of temporary buildings, prohibition of nuisances, restrictions to run twenty-five years or more, and suitable enforcement provisions.

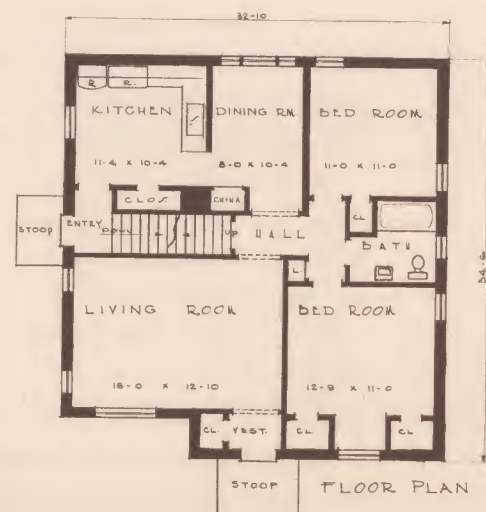
In recent years there has been a pronounced trend toward wider lots. Lots having frontage of less than fifty feet in many sections of the country are not meeting with ready sale. In Milwaukee a unit of 50 feet by 110 or 120 feet is popular, and is considered about the minimum. On a lot of this size it is possible to have a small attached garage servicing it from the main highway, thus eliminating the need of alleys, reducing the cost of drives and giving a maximum open lawn and garden area in the rear of the house.

Design

The second feature which is of utmost importance in determining value, is the design of the house. Too often not enough thought, and certainly not enough money, has been put into this important question. The builder must not be misled by freak houses which are of unusual design, but which do not have sound fundamental ideas. Let the individual who wishes this type of design build it, but for the house you are building to have financed for a period of twenty years or more, do not follow his example.

Perhaps the reason that the center-hall English Colonial, so familiar to all of us, is still the most popular house in America today is simply because it provides a livable interior, combined with plain and simple lines of its exterior design. The fact that old colonial houses sell at a premium today is an excellent proof that good construction and livable houses of a good design create dwellings that endure. The best architecture is the simplest.

A comfortable home for the modern family for cheerful living is the keynote of this attractive small house. The front elevation has a small gable at one side, balancing against a large picture window at the opposite side to give the dwelling pleasing informality. A little larger than the so-called "minimum" house, all the rooms have enough wall space to permit the most advantageous placing of furniture. The living room, which has a front vestibule and coat closet, is 12 x 18 feet. The bedrooms are at one side, with the tile bathroom between. The hallway, connecting the bedrooms and bath, also gives access to the dinette, which has a beautiful china cabinet. There is no waste space in this dwelling. The L shaped kitchen cabinets have ample work space for the modern "four step" preparation of a meal. All the rooms have cross ventilation. The house has a full basement and attic for storage. The second floor is large enough to accommodate future bedrooms.



Builders generally agree that the public as a whole does react strongly to design but not in an analytical nor at times in a very intelligent way. They are not interested in thinking out in advance the technical questions which must be answered correctly in order to arrive at a good design for any particular project. In fact, to arrive at a proper balance of all the elements going to make up the design of even a small cottage and to make it such that it will not only meet the approval of its first owner or purchaser but of subsequent potential purchasers, requires the attention of persons with training, imagination and experience, and an analytical ability of a very high order, and in addition a feeling for aesthetic qualities which we call good taste. Without consideration of this kind a house is not likely to hold its own in the long run with one which has been so considered. There is, and and has been all too often, a relative indifference to the design of the house.

Substantial Construction

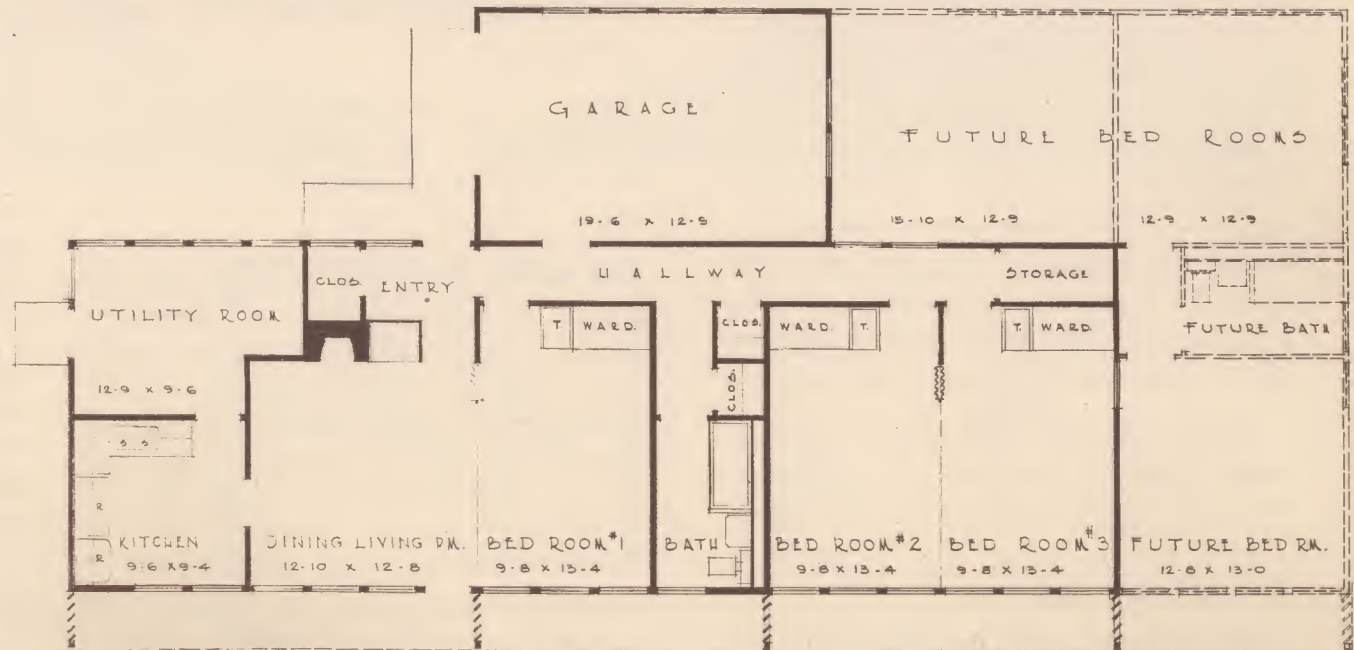
The third, and certainly equally important, essential to be considered is first, that the structural features of the house be unquestionably sound. That if the price will not permit a glorified bathroom, and a kitchen which could be described as a heavenly delight, the foundation be properly built, the walls sturdy and weather-proof, the roof to be one that will not leak, and the structure be worthy of having added to it ten or fifteen years from the time it was built those luxuries which the purchaser cannot at first afford.

If in order to bring the house within a certain price bracket something must be of reduced quality, that thing must be superficial to the general construction, something that can be replaced without a major alteration job when replacement appears necessary.

The most important things in the buyer's mind from a construction standpoint, are the plaster, heating, plumbing and floors. It is axiomatic that almost every woman in buying a house considers the size and furniture space of the living room, the modern features of the bathroom, and the kitchen, before all else. These things add to the cost of the house, and are not required as features of construction which necessarily make the house last, but must be considered by the builder who expects to find a ready market.

Builders and architects in Milwaukee are alert to latest techniques applicable to the residential construction industry. When planning your home consult them freely.

THIS may look like the house of the future, and so it is. Yet houses like it have been lived in for years and are now available, adapted to your aspirations. This dwelling brings a new dramatic dimension to indoors by framing outdoors in every room. Warm from the sun in winter even with the heat turned off, it is cool in summer from a water cooled roof. The large amount of glass in the walls can be cleaned in a twinkling with a long squeegee. Although the glass is fixed in place, obviating screens that obstruct vision, screened tamperproof and stormtight louvers provide excellent cross ventilation. The house has great style of its own, stemming from a fresh layout for convenient living. The house is built of a system of standardized structural and mechanical sub-assemblies which can be adapted to many combinations of site, family size and budget requirements.



FLOOR PLAN
58-6 X 32-6 OVERALL

Things To Know About A NEW HOME

● R. A. LAINEY — *Immediate Past President*
Milwaukee Builders' Association

IMPORTANT!

Any owners or residents of new homes or apartments should read the following information carefully as it pertains to the construction as well as to the care and maintenance of "A NEW HOME."

To Buy or Build

Choose wisely, select a Member of the Milwaukee Builders' Association, they are reputable builders, their skill, experience and productive efforts have created thousands of homes and satisfied home owners in the greater Milwaukee area. Their knowledge of construction has produced homes of all types, from the moderate priced cottage, to the finest, most elaborate residence, including apartment houses of varied sizes. Members of our organization have pledged themselves to abide by a "CODE OF ETHICS" in regulating their business methods in dealing with the public.

These members and their workmen have contributed greatly in making our city of Milwaukee known the country over, as a "City of Homes."

The Builder's Job

Have you ever realized the work and responsibility confronted by the builder before he can finish and deliver A NEW HOME. His main

function is to direct the professional efforts of the architect, surveyor, mason, carpenter, plumber, electrician and a score of other trades.

The materials used by the builder are products of nature, the growth, color, size, and strength of said materials are subjected to the atmospheric changes of nature such as cold, freezing, heat, humidity and moisture. These elements have a direct bearing on the final product and affect to a degree every new home that they are incorporated into.

There are more than 3000 individual material parts used, these must be coordinated with the labor of the various trades in producing A NEW HOME.

The builder in using the aforesaid labor and materials is confronted with many limitations. The lot, its size, elevation, and the price of the house. He must conform to regulations and requirements as set forth by the Federal Housing Administration, the local building, zoning, and planning codes and any laws which affect the completed home.

The builder must invest in the necessary tools and equipment, have sufficient capital to meet pay-rolls, material bills and etc., waiting sometimes months before he himself gets paid.

The reputable builder takes pride in the houses he builds, long after he himself is gone, the homes he builds remain as lasting memorials to him, the builder, their creator.

Things to Expect and What to Do

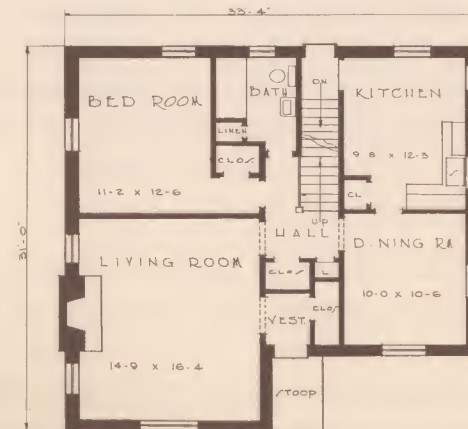
Experience has taught the builder many things, amongst them he has learned to use extreme caution in the application of labor and materials, coordinate modern equipment with new ideas, and to take every precautionary step known to the business to prevent shrinkage, loss or time.

However, there are things which might develop which the builder has no control of and those are namely the arts of nature as previously mentioned.

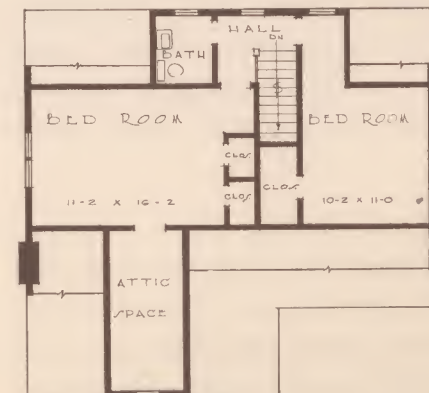
When something does develop, sound reasoning on the part of the new home owner must be exercised. It does not pay to become unduly alarmed, in most instances the defect can be remedied, in others it is not affected as seriously as the owner would think.

There is no way a builder can entirely eliminate cracks that will appear in foundations, walls, concrete floors, steps, porches, drives, and etc. it must be understood that these materials expand when it is hot and contract when it is cold.

MANY distinctive features mark this home, which has one bedroom on the first floor and two on the second. Each of the bedrooms has ample closet space and there is a closet in the front vestibule, as well as a linen closet in the bathroom. The exterior is Lannon stone, with vertical batten boards used for the front gable, with wide siding for the side gables. The large living room has a natural fireplace. The kitchen, a "woman's workshop," is efficiently planned, has a tile sink, garbage disposal and a utility closet. The tile bathroom with shower will always retain that "new look." In the basement a modern laundry is set apart from the rest of the basement, which may be converted into a recreation room.



FIRST FLOOR PLAN



SECOND FLOOR PLAN

Tons of water have been used in the manufacture or mixture of some of these materials. The moisture resulting from this mixture is further absorbed by other materials within the building. It takes months before complete evaporation takes place, this is often referred to as the drying out and settling period.

So the new home owner should not be too surprised to find openings appear where casings and mouldings had been fitted tightly before, to find doors and windows stick and not lock properly. These all can be corrected, by resetting and re-fitting, with proper refinishing it will defy detection. When unsightly cracks appear across the surface of plastered walls the owner can be certain that the studs and joists must have been nailed securely, otherwise they would have let go instead when this contraction took place. Do not be too disturbed, crack fillers are now available that will conceal all of this and after redecorating no one will observe that the cracks existed. Knowing that this can be expected to happen, owners might use less costly wall hangings or treatments until the building has thoroughly dried out and settled.

After using the plumbing fixtures awhile the owner will find that some of the faucets will drip, that the toilet tank does not operate properly. This requires only minor adjustment, such as the removal of tiny cuttings of pipe, which has fol-

lowed through the pipe lines, or the replacement of a washer.

Electric switches, outlet bores, etc. are manufactured on a production basis. It is possible that some of these might not work properly or break, this is easily replaced.

Heating equipment has been installed in accordance with the size of the house, heat ducts and cold air returns placed so that a minimum temperature of 70 degrees can be maintained during freezing weather. The owner should acquaint himself as to the proper fuel and learn how to operate to get the maximum of efficiency. The installer will be happy to provide that information.

All mechanical and automatic equipment such as hot water heaters, electric fans, garbage disposals, washers, dryers, thermostatic controls, are all subject to adjustment. The manufacturers of this equipment usually furnish a warranty. This is limited by time so the owner should obtain all the information he can by reading the instructions carefully so he can acquaint himself as to the proper operation of the respective items.

The earth around the house has been graded to give proper drainage so that moisture will not enter into the basement. As the ground begins to settle, holes will appear, particularly where trenches were made, these should be kept filled

with ground directly after they appear. Good lawns and shrubbery add to the appearance of a home. They are dependent on water and proper care. **OWNERS CARE — BUILDERS OBLIGATION.**

It is the desire of every responsible and reputable builder to provide a finished house, to provide all of the things specified and agreed to be furnished. The owner should give the builder every opportunity to complete the house before taking occupancy. Too often people move in before every detail is taken care of. This causes discomfort, annoyances and should be avoided when possible.

However, before occupancy is taken, inspect the premises to see that everything is completed as agreed. When accepting the house as completed it is understood that the builder's obligation is then met and the owner assumes the care and maintenance from then on. If the house is not fully completed, an understanding, preferably in writing, should be arranged with the builder so that when it is completed he will be relieved of his obligation.

Pride of ownership should be practiced by every new home owner, because in doing so he will exercise every care in maintaining his home, preserve and add to his investment, help build the community into a better place for him and his family to live.

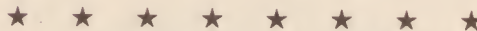
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Milwaukee 3, Wisconsin

Broadway 2-1077



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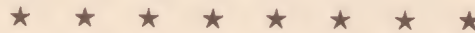


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1948

BUILDER MEMBERS'

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<i>Name</i>	<i>Address</i>	<i>Business Phone</i>
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Cudahy Construction Co.	4670 S. Packard Ave. Cudahy	SHERidan 4-3168
Daum & Zingen Const. Co. ..	2230 N. 81st St. (13)	BLuemound 8-8300
Dwyer, R. W.	3316 W. Wisconsin Ave. (8)	WEst 3-3050
Dwyer, Sid & Associates	1412 S. 72nd St. (14)	BLuemound 8-5070
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Evans, David L.	5937 N. Berkeley Blvd. (11)	WOodruff 4-1400
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Frede, John	2308 Menomonee River Parkway (13)	BLuemound 8-2313
Galineau Construction Co. ...	2002 W. Fond du Lac Ave. (6)	KILbourn 5-1340
George, Charles W.	2734 N. 3rd St. (12)	LOcust 2-4030
Goelzer & Schultz Co.	2350 N. 31st St. (10)	KILbourn 5-2717
Herriges & Sons, Phil	237 E. Van Beck Ave. (7)	HUMBoldt 3-1639
Kalt Corp.	8329 W. Burleigh St. (13)	SPring 4-5084
Kirkpatrick, Frank	135 W. Wells St. (3)	BRoadway 2-1717
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Lentz, Harland C.	2176 S. 106th St. (14)	GRGreenfield 6-1440
Liebl, Rud D.	3131 N. 31st St. (10)	KILbourn 5-3144
Linke, Joe P.	2846 N. 3rd St. (12)	CONcord 4-4796
Mann Bros.	175 S. Hawley Rd. (13)	GRGreenfield 6-2022
Mason, Gerald F.,		
Tilton-Cameron Co.	3107 N. 27th St. (10)	UPtown 3-5830

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Mollica, Joseph J.	4395 N. Alpine Ave. (11)	EDgewood 2-7523
Nettesheim, Charles	Elm Grove, Wisconsin	BLuemound 8-9667-J1
Nordale Realty Co.	3834 N. Green Bay Ave. (6)	CONcord 4-7307
Northwestern Builders, Inc. ..	2486 W. Fond du Lac Ave. (6)	KILbourn 5-2440
Novak, T. J.	4350 S. Burrell St. (7)	SHERidan 4-6916
Pierron, A. J.	2558 Swan Blvd. (13)	SPring 4-8855
Pioneer Builders, Inc.	5501 W. North Ave. (8)	HOPkins 2-8500
Reuther, E. A.	4082 N. Elmhurst Rd. (10)	HILLtop 5-3433
Roth & Taplin	5707 W. National Ave. (14)	GRGreenfield 6-3617
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Schubert, Ray W.	1672 N. 124th St. (13)	SPring 4-7388
Schunk, John H.	6019 W. National Ave. (14)	SPring 4-2560
Strandberg, Iver B.	4709 W. Center St. (10)	HILLtop 5-5800
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Thalman-Schrang	4411 N. Oakland Ave. (11)	EDgewood 2-0967
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Werner, Clarence L.	2625 Lefebber Ave. (13)	BLuemound 8-2276
Wetor, Alfred J.	3803 N. 38th St. (10)	HILLtop 5-1120
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Zielinski Builders, Inc.	1612 S. 58th St. (14)	MITChell 5-8448
Zingen & Braun, Inc.	616 W. Michigan St. (3)	BRoadway 2-4400

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Milw. Face Brick Co.2013 E. Fernwood Ave. (7) ..SHeridan 4-5629
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Tews Lime & Cement Co..633 So. 84th St. (14) GReenfield 6-5310

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Schmit, Clem J.....4466 N. 27th St. (9) CUster 3-0423

Krueger, Adolf R.....4151 N. 97th St. (13) BLuemound 8-2395

Robinson, Ben J.....2929A N. Weil St. (12) COncord 4-2719
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Frodermann & Bros.,
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Kreilkamp Electric Co....6014 W. Vliet St. (13) ... BLuemound 8-3444

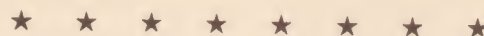
Moe Bros. 1119 N. Water St. (3) DAly 8-2425
Park Electric Co. 3522 W. Lisbon Ave. (8) Kilbourn 5-1372

Krull-Zehren Co.	3075 N. 35th St. (10)	Hilltop	5-8501
Giese, Albert P.	145 E. Ring St. (12)	LOcust	2-2192
Pipke Bros.	1544 S. 44th St. (14)	ORchard	2-1020
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State Construction Co....	4175 N. 20th St. (10)	Hilltop	5-6081

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 Heil Company 3000 W. Montana St. (7) MItchell 5-8000
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 Mueller, L. J., Furn. Co. 2005 W. Oklahoma Ave. (7) .. MItchell 5-1166

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 Grootemaat & Sons,
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 West Side Savings &
 Loan Association 2800 W. Lisbon Ave. (8) Hopkins 2-9330
 Ogden & Company..... 110 E. Wisconsin Ave. (2) DAly 8-5285

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 & Supply Co..... 3227 W. Villard Ave. (9) Hilltop 5-4060
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 Supply Co., John..... 4215 N. Pt. Washington Rd. (12)
 WOodruff 2-6040
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 Stelzl, Frank & Sons, Inc.. 2426 W. Nash St. (6) UPtown 3-0890
 Wolf Bros. 2349 S. 59th St. (14) MIitchell 5-4366

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 Janka Millwork Mfg. Co.. 1736 S. 63rd St. (14) MIitchell 5-8408
 Kallas Millwork Co..... 4077 N. Richards St. (12) .. EDgewood 2-6230
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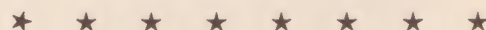
Konzal, John C..... 3531 N. 2nd St. (12) LOcust 2-7095
 Borrmann, Richard 4632 N. 24th Pl. (9) Hilltop 5-3834
 Lee, Jos. 1349 S. 72nd St. (14) GReenfield 6-5380
 Doerr, Wm. E..... 3600 W. Capitol Dr. CUster 3-5062

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Molenda, Ed 3275 S. 45th St. (14) MIchell 5-8689
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Schultz, Eric 6260 N. Pt. Washington Rd. (11)
EDgewood 2-3330

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Qual. Rfg. & Siding Co. . 7333 W. Burleigh St. (10) . BLuemound 8-2365

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Julien Shade Shop. 829 W. Michigan St. (3) . . . MArquette 8-3864
Julien Shade Co., Fred. . 5527 W. North Ave. (8) HOpkins 2-4442

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Schwarz Tile Co. 1557 W. Hopkins St. (6) KILbourn 5-5610

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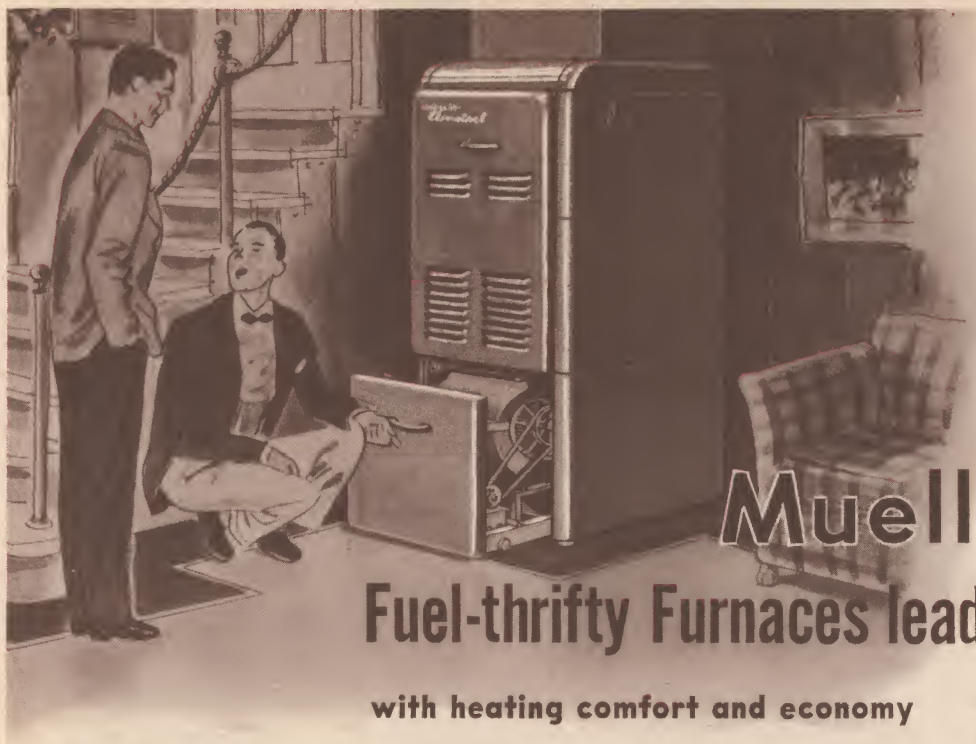
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Winter Air-conditioner illustrated is Mueller Climatrol Gas - Fired Type 109, convertible to oil.

Mueller Climatrol

Fuel-thrifty Furnaces lead the Parade of Homes

with heating comfort and economy

NOTICE how many Mueller Climatrol furnaces you see in Milwaukee's 1948 Parade of Homes. There's a good reason for this marked preference — Mueller Climatrol fuel-thrifty economy with gas, oil, or coal.

This heating economy is a product of Mueller's 91 years of special experience in the heating field. And it is particularly important today — with fuel prices up, fuel supplies low.

Mueller Climatrol "designed convertibility" is particularly welcome to Milwaukee home-

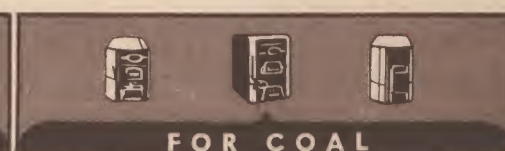
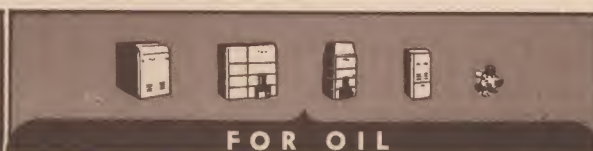
owners today. It gives you a furnace or winter air-conditioner designed for fuel-thrifty efficiency with *either* gas or oil. So you can actually plan for gas heat in spite of restrictions. Temporarily you burn oil — then change over to gas (at moderate cost) when it is available.

Visit the Parade of Homes to see how Mueller Climatrol equipment will look in your house. See your nearest Mueller Climatrol dealer for full information. For his name and address, call MIitchell 5-1166 today. *L. J. Mueller Furnace Company, 2005 W. Oklahoma Avenue, Milwaukee 7, Wisconsin.*

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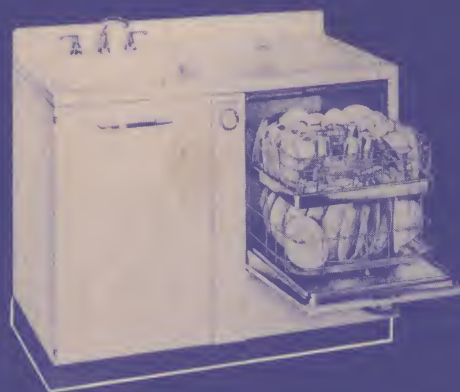


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